

1 2005-R4
2 CARRINGTON MORTGAGE LOAN
TRUST 2005-FRE1
3 CARRINGTON MORTGAGE LOAN
TRUST 2005-NC1
4 CARRINGTON MORTGAGE LOAN
TRUST 2005-NC2
5 CARRINGTON MORTGAGE LOAN
TRUST 2005-NC3
6 CARRINGTON MORTGAGE LOAN
TRUST 2005-NC4
7 CARRINGTON MORTGAGE LOAN
TRUST 2005-NC5
8 CARRINGTON MORTGAGE LOAN
TRUST 2005-OPT2
9 CITIGROUP MORTGAGE LOAN TRUST
2005-OPT1
10 CITIGROUP MORTGAGE LOAN TRUST
2005-OPT3
11 DSLA MORTGAGE LOAN TRUST 2005-
AR2
12 DSLA MORTGAGE LOAN TRUST 2005-
AR3
13 DSLA MORTGAGE LOAN TRUST 2005-
AR4
14 DSLA MORTGAGE LOAN TRUST 2005-
AR5
15 DSLA MORTGAGE LOAN TRUST 2005-
AR6
16 EQUIFIRST MORTGAGE LOAN TRUST
2005-1
17 FFMLT TRUST 2005-FF11
18 FFMLT TRUST 2005-FF2
19 FFMLT TRUST 2005-FF4
20 FFMLT TRUST 2005-FF8
21 FFMLT TRUST 2005-FFA
22 FFMLT TRUST 2005-FFH3
23 FFMLT TRUST 2005-FFH4
24 FREMONT HOME LOAN TRUST 2005-1
25 FREMONT HOME LOAN TRUST 2005-2
26 GMACM MORTGAGE LOAN TRUST
2005-AF1
27 GMACM MORTGAGE LOAN TRUST
2005-AF2
28 GMACM MORTGAGE LOAN TRUST

1 2005-AR3
2 GMACM MORTGAGE LOAN TRUST
3 2005-AR4
4 GMACM MORTGAGE LOAN TRUST
5 2005-AR5
6 GMACM MORTGAGE LOAN TRUST
7 2005-AR6
8 GMACM MORTGAGE LOAN TRUST
9 2005-J1
10 GREENPOINT MORTGAGE FUNDING
11 TRUST 2005-HE1
12 GREENPOINT MORTGAGE FUNDING
13 TRUST 2005-HE4
14 GREENPOINT MORTGAGE FUNDING
15 TRUST 2005-HY1
16 GSAA HOME EQUITY TRUST 2005-1
17 GSAA HOME EQUITY TRUST 2005-10
18 GSAA HOME EQUITY TRUST 2005-2
19 GSAA HOME EQUITY TRUST 2005-4
20 GSAA HOME EQUITY TRUST 2005-8
21 GSAA HOME EQUITY TRUST 2005-
22 MTR1
23 GSAMP TRUST 2005-AHL
24 GSAMP TRUST 2005-HE2
25 GSAMP TRUST 2005-HE3
26 GSAMP TRUST 2005-HE4
27 GSAMP TRUST 2005-HE5
28 GSAMP TRUST 2005-S1
GSAMP TRUST 2005-S2
GSAMP TRUST 2005-WMC1
GSAMP TRUST 2005-WMC2
GSAMP TRUST 2005-WMC3
GSR TRUST 2005-HEL1
HARBORVIEW MORTGAGE LOAN
TRUST 2005-11
HARBORVIEW MORTGAGE LOAN
TRUST 2005-13
HARBORVIEW MORTGAGE LOAN
TRUST 2005-15
HARBORVIEW MORTGAGE LOAN
TRUST 2005-4
HARBORVIEW MORTGAGE LOAN
TRUST 2005-5
HARBORVIEW MORTGAGE LOAN
TRUST 2005-6

1 HARBORVIEW MORTGAGE LOAN
TRUST 2005-7
2 HARBORVIEW MORTGAGE LOAN
3 TRUST 2005-9
HOME EQUITY MORTGAGE LOAN
4 TRUST INABS (CSFB) 2005-A
HOME EQUITY MORTGAGE LOAN
5 TRUST INABS (CSFB) 2005-C
HOME EQUITY MORTGAGE LOAN
6 TRUST INABS (CSFB) 2005-D
7 HSI ASSET SECURITIZATION CORP.
TRUST 2005-I1
8 IMH ASSETS CORP. IMPAC CMB
9 TRUST SERIES 2005-1
IMPAC CMB TRUST SERIES 2005-4
10 IMPAC CMB TRUST SERIES 2005-5
11 IMPAC CMB TRUST SERIES 2005-7
IMPAC CMB TRUST SERIES 2005-8
12 INDYMAC HOME EQUITY MORT.
LOAN ASSET-BACKED TRUST SERIES
13 INABS 2005-B
INDYMAC INDB MORTGAGE LOAN
14 TRUST 2005-1
INDYMAC INDX MORTGAGE LOAN
15 TRUST 2005-AR1
16 INDYMAC INDX MORTGAGE LOAN
17 TRUST 2005-AR10
INDYMAC INDX MORTGAGE LOAN
18 TRUST 2005-AR11
INDYMAC INDX MORTGAGE LOAN
19 TRUST 2005-AR12
20 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR13
21 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR14
22 INDYMAC INDX MORTGAGE LOAN
23 TRUST 2005-AR15
INDYMAC INDX MORTGAGE LOAN
24 TRUST 2005-AR16IP
INDYMAC INDX MORTGAGE LOAN
25 TRUST 2005-AR17
26 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR18
27 INDYMAC INDX MORTGAGE LOAN
28 TRUST 2005-AR19

1 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR2
2 INDYMAC INDX MORTGAGE LOAN
3 TRUST 2005-AR21
INDYMAC INDX MORTGAGE LOAN
4 TRUST 2005-AR23
5 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR25
6 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR27
7 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR29
8 INDYMAC INDX MORTGAGE LOAN
9 TRUST 2005-AR3
INDYMAC INDX MORTGAGE LOAN
10 TRUST 2005-AR31
11 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR33
12 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR35
13 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR4
14 INDYMAC INDX MORTGAGE LOAN
15 TRUST 2005-AR5
INDYMAC INDX MORTGAGE LOAN
16 TRUST 2005-AR6
17 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR7
18 INDYMAC INDX MORTGAGE LOAN
TRUST 2005-AR8
19 INDYMAC INDX MORTGAGE LOAN
20 TRUST 2005-AR9
INDYMAC MBS, INC. RESIDENTIAL
21 ASSET SECURITIZATION TRUST 2005-
A1
22 INDYMAC MBS, INC. RESIDENTIAL
23 ASSET SECURITIZATION TRUST 2005-
A10
24 INDYMAC MBS, INC. RESIDENTIAL
25 ASSET SECURITIZATION TRUST 2005-
A11CB
26 INDYMAC MBS, INC. RESIDENTIAL
27 ASSET SECURITIZATION TRUST 2005-
A3
28 INDYMAC MBS, INC. RESIDENTIAL

1 ASSET SECURITIZATION TRUST 2005-
2 A6CB
3 INDYMAC MBS, INC. RESIDENTIAL
4 ASSET SECURITIZATION TRUST 2005-
5 A7
6 INDYMAC RESIDENTIAL ASSET
7 SECURITIZATION TRUST 2005-A12
8 INDYMAC RESIDENTIAL ASSET
9 SECURITIZATION TRUST 2005-A13
10 INDYMAC RESIDENTIAL ASSET
11 SECURITIZATION TRUST 2005-A14
12 INDYMAC RESIDENTIAL ASSET
13 SECURITIZATION TRUST 2005-A15
14 INDYMAC RESIDENTIAL ASSET
15 SECURITIZATION TRUST 2005-A16
16 INDYMAC RESIDENTIAL ASSET
17 SECURITIZATION TRUST 2005-A2
18 INDYMAC RESIDENTIAL ASSET
19 SECURITIZATION TRUST 2005-A4
20 INDYMAC RESIDENTIAL ASSET
21 SECURITIZATION TRUST 2005-A5
22 INDYMAC RESIDENTIAL ASSET
23 SECURITIZATION TRUST 2005-A9
24 INDYMAC RESIDENTIAL MORTGAGE-
25 BACKED TRUST 2005-L1
26 INDYMAC RESIDENTIAL MORTGAGE-
27 BACKED TRUST 2005-L2
28 INDYMAC RESIDENTIAL MORTGAGE-
BACKED TRUST 2005-L3
IXIS REAL ESTATE CAPITAL TRUST
2005-HE1
LONG BEACH MORTGAGE LOAN
TRUST 2005-1
LONG BEACH MORTGAGE LOAN
TRUST 2005-2
LONG BEACH MORTGAGE LOAN
TRUST 2005-3
LONG BEACH MORTGAGE LOAN
TRUST 2005-WL1
LONG BEACH MORTGAGE LOAN
TRUST 2005-WL2
LONG BEACH MORTGAGE LOAN
TRUST 2005-WL3
MERITAGE MORTGAGE LOAN TRUSTS
2005-1

1 MERITAGE MORTGAGE LOAN TRUSTS
2005-2
2 MERITAGE MORTGAGE LOAN TRUSTS
3 2005-3
4 MERRILL LYNCH MORTGAGE
5 INVESTORS TRUST 2005-AR1
6 MERRILL LYNCH MORTGAGE
7 INVESTORS TRUST 2005-NC1
8 MERRILL LYNCH MORTGAGE
9 INVESTORS TRUST 2005-NCA
10 MERRILL LYNCH MORTGAGE
11 INVESTORS TRUST 2005-SL1
12 MERRILL LYNCH MORTGAGE
13 INVESTORS TRUST 2005-SL2
14 MORGAN STANLEY ABS CAP. I INC.
15 IXIS MORTGAGE CAP. TRUST 2005-HE3
16 MORGAN STANLEY ABS CAP. I INC.
17 IXIS MORTGAGE CAP. TRUST 2005-HE4
18 MORGAN STANLEY ABS CAPITAL 1,
19 INC. TRUST 2005-HE1
20 MORGAN STANLEY ABS CAPITAL 1,
21 INC. TRUST 2005-HE2
22 MORGAN STANLEY ABS CAPITAL 1,
23 INC. TRUST 2005-HE3
24 MORGAN STANLEY ABS CAPITAL 1,
25 INC. TRUST 2005-HE6
26 MORGAN STANLEY ABS CAPITAL 1,
27 INC. TRUST 2005-HE7
28 MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-NC1
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-NC2
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-WMC1
MORGAN STANLEY HOME EQUITY
LOAN TRUST 2005-1
MORGAN STANLEY HOME EQUITY
LOAN TRUST 2005-2
MORGAN STANLEY HOME EQUITY
LOAN TRUST 2005-3
MORGAN STANLEY HOME EQUITY
LOAN TRUST 2005-4
MORGAN STANLEY MORTGAGE LOAN
TRUST 2005-1
MORGAN STANLEY MORTGAGE LOAN

1 TRUST 2005-10
2 MORGAN STANLEY MORTGAGE LOAN
3 TRUST 2005-11AR
4 MORGAN STANLEY MORTGAGE LOAN
5 TRUST 2005-2AR
6 MORGAN STANLEY MORTGAGE LOAN
7 TRUST 2005-3AR
8 MORGAN STANLEY MORTGAGE LOAN
9 TRUST 2005-4
10 MORGAN STANLEY MORTGAGE LOAN
11 TRUST 2005-6AR
12 MORGAN STANLEY MORTGAGE LOAN
13 TRUST 2005-7
14 MORGAN STANLEY MORTGAGE LOAN
15 TRUST 2005-9AR
16 NEW CENTURY HOME EQUITY LOAN
17 TRUST 2005-1
18 NEW CENTURY HOME EQUITY LOAN
19 TRUST 2005-2
20 NEW CENTURY HOME EQUITY LOAN
21 TRUST 2005-3
22 NEW CENTURY HOME EQUITY LOAN
23 TRUST 2005-4
24 NEW CENTURY HOME EQUITY LOAN
25 TRUST 2005-A
26 NEW CENTURY HOME EQUITY LOAN
27 TRUST 2005-B
28 NEW CENTURY HOME EQUITY LOAN
TRUST 2005-C
NEW CENTURY HOME EQUITY LOAN
TRUST 2005-D
RAMP 2005 SL1
RAMP 2005 SL2
RESIDENTIAL ASSET
SECURITIZATION TRUST 2005-A15
RESIDENTIAL ASSET
SECURITIZATION TRUST 2005-A16
RESIDENTIAL ASSET
SECURITIZATION TRUST 2005-ABCB
SAXON ASSET SECURITIES TRUST
2005-1
SAXON ASSET SECURITIES TRUST
2005-2
SAXON ASSET SECURITIES TRUST
2005-3

1 SAXON ASSET SECURITIES TRUST
2005-4
2 SECURITIZED ASSET-BACKED
3 RECEIVABLES TRUST 2005-FR5
4 SOUNDVIEW HOME LOAN TRUST
2005-1
5 SOUNDVIEW HOME LOAN TRUST
2005-2
6 SOUNDVIEW HOME LOAN TRUST
2005-3
7 SOUNDVIEW HOME LOAN TRUST
2005-4
8 SOUNDVIEW HOME LOAN TRUST
9 2005-A
10 SOUNDVIEW HOME LOAN TRUST
2005-B
11 SOUNDVIEW HOME LOAN TRUST
2005-DO-1
12 SOUNDVIEW HOME LOAN TRUST
2005-OPT1
13 SOUNDVIEW HOME LOAN TRUST
2005-OPT2
14 SOUNDVIEW HOME LOAN TRUST
2005-OPT3
15 SOUNDVIEW HOME LOAN TRUST
2005-OPT4
16 THORNBURG MORTGAGE SECURITIES
17 TRUST 2005-1
18 WAMU MORTGAGE PASS-THROUGH
19 CERTIFICATES 2005-AR1
20 WAMU MORTGAGE PASS-THROUGH
21 CERTIFICATES 2005-AR10
22 WAMU MORTGAGE PASS-THROUGH
23 CERTIFICATES 2005-AR11
24 WAMU MORTGAGE PASS-THROUGH
25 CERTIFICATES 2005-AR13
26 WAMU MORTGAGE PASS-THROUGH
27 CERTIFICATES 2005-AR16
28 WAMU MORTGAGE PASS-THROUGH
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99 WAMU MORTGAGE PASS-THROUGH
100 WAMU MORTGAGE PASS-THROUGH

1 WAMU MORTGAGE PASS-THROUGH
2 CERTIFICATES 2005-AR8
3 WAMU MORTGAGE PASS-THROUGH
4 CERTIFICATES 2005-AR9
5 2006
6 AAMES MORTGAGE INVESTMENT
7 TRUST 2006-1
8 ACCREDITED MORTGAGE LOAN
9 TRUST 2006-1
10 ACCREDITED MORTGAGE LOAN
11 TRUST 2006-2
12 ACE SECURITIES CORP. HOME EQUITY
13 LOAN TRUST 2006-GP1
14 AEGIS ASSET-BACKED SECURITIES
15 TRUST 2006-1
16 AMERICAN HOME MORTGAGE
17 ASSETS TRUST 2006-1
18 AMERICAN HOME MORTGAGE
19 ASSETS TRUST 2006-2
20 AMERICAN HOME MORTGAGE
21 ASSETS TRUST 2006-5
22 AMERICAN HOME MORTGAGE
23 ASSETS TRUST 2006-6
24 AMERICAN HOME MORTGAGE
25 INVESTMENT TRUST 2006-1
26 AMERICAN HOME MORTGAGE
27 INVESTMENT TRUST 2006-2
28 AMERICAN HOME MORTGAGE
INVESTMENT TRUST 2006-3
AMERIQUEST MORTGAGE
SECURITIES TRUST 2006-M3
AMERIQUEST MORTGAGE
SECURITIES TRUST 2006-R1
AMERIQUEST MORTGAGE
SECURITIES TRUST 2006-R2
ARGENT SECURITIES INC. 2006-W1
ARGENT SECURITIES INC. 2006-W2
ARGENT SECURITIES INC. 2006-W3
ARGENT SECURITIES TRUST 2006-M1
ARGENT SECURITIES TRUST 2006-M2
ARGENT SECURITIES, INC. 2006-W4
ARGENT SECURITIES, INC. 2006-W5
BCAP, LLC TRUST 2006-AA2
DSLA MORTGAGE LOAN TRUST 2006-

1 DSLA MORTGAGE LOAN TRUST 2006-
AR1
2 DSLA MORTGAGE LOAN TRUST 2006-
AR2
3 FFMLT TRUST 2006-FF1
4 FFMLT TRUST 2006-FF11
5 FFMLT TRUST 2006-FF13
6 FFMLT TRUST 2006-FF16
7 FFMLT TRUST 2006-FF3
8 FFMLT TRUST 2006-FF4
9 FFMLT TRUST 2006-FF5
10 FFMLT TRUST 2006-FF6
11 FFMLT TRUST 2006-FF7
12 FFMLT TRUST 2006-FF8
13 FFMLT TRUST 2006-FF9
14 FREMONT HOME LOAN TRUST 2006-1
15 FREMONT HOME LOAN TRUST 2006-2
16 FREMONT HOME LOAN TRUST 2006-3
17 GREENPOINT MORTGAGE FUNDING
TRUST 2006-OH1
18 GSAA HOME EQUITY TRUST 2006-10
19 GSAA HOME EQUITY TRUST 2006-11
20 GSAA HOME EQUITY TRUST 2006-13
21 GSAA HOME EQUITY TRUST 2006-14
22 GSAA HOME EQUITY TRUST 2006-15
23 GSAA HOME EQUITY TRUST 2006-16
24 GSAA HOME EQUITY TRUST 2006-17
25 GSAA HOME EQUITY TRUST 2006-18
26 GSAA HOME EQUITY TRUST 2006-19
27 GSAA HOME EQUITY TRUST 2006-2
28 GSAA HOME EQUITY TRUST 2006-20
GSAA HOME EQUITY TRUST 2006-4
GSAA HOME EQUITY TRUST 2006-5
GSAA HOME EQUITY TRUST 2006-8
GSAMP TRUST 2006-FM1
GSAMP TRUST 2006-FM2
GSAMP TRUST 2006-FM3
GSAMP TRUST 2006-HE1
GSAMP TRUST 2006-NC2
GSAMP TRUST 2006-S1
GSAMP TRUST 2006-S2
GSAMP TRUST 2006-S3
GSAMP TRUST 2006-S4
GSAMP TRUST 2006-S5
GSAMP TRUST 2006-S6

1 GSAMP TRUST 2006-SEA1
2 GSR MORTGAGE LOAN TRUST 2006-
3 OA1
4 HARBORVIEW TRUST 2006-13
5 HARBORVIEW TRUST 2006-14
6 HARBORVIEW TRUST 2006-2
7 HARBORVIEW TRUST 2006-3
8 HARBORVIEW TRUST 2006-5
9 HARBORVIEW TRUST 2006-6
10 HARBORVIEW TRUST 2006-7
11 HARBORVIEW TRUST 2006-8
12 HARBORVIEW TRUST 2006-9
13 HARBORVIEW TRUST 2006-BU1
14 HARBORVIEW TRUST 2006-SB1
15 HOME EQUITY MORTGAGE LOAN
16 TRUST INABS (CSFB) 2006-A
17 HOME EQUITY MORTGAGE LOAN
18 TRUST INDS (CSFB) 2006-3
19 HSI ASSET LOAN OBLIGATION TRUST
20 2006-2
21 HSI ASSET SECURITIZATION TRUST
22 2006-HE1
23 HSI ASSET SECURITIZATION TRUST
24 2006-HE2
25 HSI ASSET SECURITIZATION TRUST
26 2006-NC1
27 HSI ASSET SECURITIZATION TRUST
28 2006-OPT1
HSI ASSET SECURITIZATION TRUST
2006-OPT2
HSI ASSET SECURITIZATION TRUST
2006-OPT3
HSI ASSET SECURITIZATION TRUST
2006-OPT4
HSI ASSET SECURITIZATION TRUST
2006-WMC1
IMPAC SECURED ASSETS CORP.
TRUST 2006-1
IMPAC SECURED ASSETS CORP.
TRUST 2006-2
IMPAC SECURED ASSETS CORP.
TRUST 2006-3
IMPAC SECURED ASSETS CORP.
TRUST 2006-4
IMPAC SECURED ASSETS CORP.

1 TRUST 2006-5
2 INDYMAC HOME EQUITY MORT.
3 LOAN ASSET-BACKED TRUST SERIES
4 INABS 2006-D
5 INDYMAC HOME EQUITY MORT.
6 LOAN ASSET-BACKED TRUST SERIES
7 INDS 2006-2B
8 INDYMAC HOME EQUITY MORT.
9 LOAN ASSET-BACKED TRUST, SERIES
10 INABS 2006-B
11 INDYMAC HOME EQUITY MORT.
12 LOAN ASSET-BACKED TRUST, SERIES
13 INABS 2006-C
14 INDYMAC HOME EQUITY MORT.
15 LOAN ASSET-BACKED TRUST, SERIES
16 INABS 2006-
17 INDYMAC HOME EQUITY MORT.
18 LOAN ASSET-BACKED TRUST, SERIES
19 INDS 2006-1
20 INDYMAC HOME EQUITY MORTGAGE
21 LOAN ASSET-BACKED TRUST, SERIES
22 2006-H1
23 INDYMAC HOME EQUITY MORTGAGE
24 LOAN ASSET-BACKED TRUST, SERIES
25 2006-H2
26 INDYMAC HOME EQUITY MORTGAGE
27 LOAN ASSET-BACKED TRUST, SERIES
28 2006-H3
INDYMAC HOME EQUITY MORTGAGE
LOAN ASSET-BACKED TRUST, SERIES
2006-H4
INDYMAC INDA MORTGAGE LOAN
TRUST 2006-AR1
INDYMAC INDA MORTGAGE LOAN
TRUST 2006-AR2
INDYMAC INDA MORTGAGE LOAN
TRUST 2006-AR3
INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR11
INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR12
INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR13
INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR14

1 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR15
2 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR19
3 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR2
4 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR21
5 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR23
6 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR25
7 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR27
8 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR29
9 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR3
10 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR31
11 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR33
12 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR35
13 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR37
14 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR39
15 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR4
16 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR41
17 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR5
18 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR6
19 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR7
20 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR8
21 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-AR9
22 INDYMAC INDX MORTGAGE LOAN
TRUST 2006-FLX1
23 INDYMAC INDX MORTGAGE LOAN
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1 TRUST 2006-R1
2 INDYMAC RESIDENTIAL MORTGAGE-
3 BACKED TRUST 2006-L1
4 INDYMAC RESIDENTIAL MORTGAGE-
5 BACKED TRUST 2006-L2
6 INDYMAC RESIDENTIAL MORTGAGE-
7 BACKED TRUST 2006-L3
8 INDYMAC RESIDENTIAL MORTGAGE-
9 BACKED TRUST 2006-L4
10 J.P. MORGAN MORTGAGE TRUST 2006-
11 A2
12 J.P. MORGAN MORTGAGE TRUST 2006-
13 A3
14 LONG BEACH MORTGAGE LOAN
15 TRUST 2006-1
16 LONG BEACH MORTGAGE LOAN
17 TRUST 2006-10
18 LONG BEACH MORTGAGE LOAN
19 TRUST 2006-11
20 LONG BEACH MORTGAGE LOAN
21 TRUST 2006-2
22 LONG BEACH MORTGAGE LOAN
23 TRUST 2006-3
24 LONG BEACH MORTGAGE LOAN
25 TRUST 2006-4
26 LONG BEACH MORTGAGE LOAN
27 TRUST 2006-5
28 LONG BEACH MORTGAGE LOAN
TRUST 2006-6
LONG BEACH MORTGAGE LOAN
TRUST 2006-7
LONG BEACH MORTGAGE LOAN
TRUST 2006-8
LONG BEACH MORTGAGE LOAN
TRUST 2006-9
LONG BEACH MORTGAGE LOAN
TRUST 2006-A
LONG BEACH MORTGAGE LOAN
TRUST 2006-WL1
LONG BEACH MORTGAGE LOAN
TRUST 2006-WL2
LONG BEACH MORTGAGE LOAN
TRUST 2006-WL3
MORGAN STANLEY ABS CAP. I INC.
IXIS REAL ESTATE CAP. TRUST 2006-

1 HE1
2 MORGAN STANLEY ABS CAPITAL 1,
3 INC. TRUST 2006-HE4
4 MORGAN STANLEY ABS CAPITAL 1,
5 INC. TRUST 2006-HE5
6 MORGAN STANLEY ABS CAPITAL 1,
7 INC. TRUST 2006-HE6
8 MORGAN STANLEY ABS CAPITAL 1,
9 INC. TRUST 2006-HE7
10 MORGAN STANLEY ABS CAPITAL 1,
11 INC. TRUST 2006-HE8
12 MORGAN STANLEY ABS CAPITAL 1,
13 INC. TRUST 2006-NC3
14 MORGAN STANLEY ABS CAPITAL 1,
15 INC. TRUST 2006-NC4
16 MORGAN STANLEY ABS CAPITAL 1,
17 INC. TRUST 2006-NC5
18 MORGAN STANLEY ABS CAPITAL 1,
19 INC. TRUST 2006-WMC1
20 MORGAN STANLEY ABS CAPITAL 1,
21 INC. TRUST 2006-WMC2
22 MORGAN STANLEY HOME EQUITY
23 LOAN TRUST 2006-1
24 MORGAN STANLEY HOME EQUITY
25 LOAN TRUST 2006-2
26 MORGAN STANLEY HOME EQUITY
27 LOAN TRUST 2006-3
28 MORGAN STANLEY IXIS REAL
ESTATE CAPITAL TRUST 2006-HE2
MORGAN STANLEY IXIS REAL
ESTATE CAPITAL TRUST 2006-HE3
MORGAN STANLEY IXIS REAL
ESTATE CAPITAL TRUST 2006-HE4
MORTGAGEIT 2006-1
NEW CENTURY HOME EQUITY LOAN
TRUST 2006-1
NEW CENTURY HOME EQUITY LOAN
TRUST 2006-2
NEW CENTURY HOME EQUITY LOAN
TRUST 2006-ALT1
NEW CENTURY HOME EQUITY LOAN
TRUST 2006-S1
NOVASTAR MORTGAGE FUNDING
TRUST 2006-4
NOVASTAR MORTGAGE FUNDING

1 TRUST 2006-5
2 NOVASTAR MORTGAGE FUNDING
3 TRUST 2006-6
4 RALI 2006QA1
5 RALI 2006QA10
6 RALI 2006QA11
7 RALI 2006QA2
8 RALI 2006QA3
9 RALI 2006QA4
10 RALI 2006QA5
11 RALI 2006QA6
12 RALI 2006QA7
13 RALI 2006QA8
14 RALI 2006QA9
15 RALI 2006QH1
16 RALI 2006QO1
17 RALI 2006QO10
18 RALI 2006QO3
19 RALI 2006QO4
20 RALI 2006QO5
21 RALI 2006QO6
22 RALI 2006QO7
23 RALI 2006QO8
24 RALI 2006QO9
25 RALI 2006QS1
26 RALI 2006QS10
27 RALI 2006QS11
28 RALI 2006QS12
RALI 2006QS13
RALI 2006QS14
RALI 2006QS15
RALI 2006QS16
RALI 2006QS17
RALI 2006QS18
RALI 2006QS2
RALI 2006QS3
RALI 2006QS4
RALI 2006QS5
RALI 2006QS6
RALI 2006QS7
RALI 2006QS8
RALI 2006QS9
RESIDENTIAL ASSET
SECURITIZATION TRUST 2006-A1
RESIDENTIAL ASSET

1 SECURITIZATION TRUST 2006-A10
2 RESIDENTIAL ASSET
3 SECURITIZATION TRUST 2006-A11
4 RESIDENTIAL ASSET
5 SECURITIZATION TRUST 2006-A12
6 RESIDENTIAL ASSET
7 SECURITIZATION TRUST 2006-A13
8 RESIDENTIAL ASSET
9 SECURITIZATION TRUST 2006-A14CB
10 RESIDENTIAL ASSET
11 SECURITIZATION TRUST 2006-A15
12 RESIDENTIAL ASSET
13 SECURITIZATION TRUST 2006-A16
14 RESIDENTIAL ASSET
15 SECURITIZATION TRUST 2006-A2
16 RESIDENTIAL ASSET
17 SECURITIZATION TRUST 2006-A3CB
18 RESIDENTIAL ASSET
19 SECURITIZATION TRUST 2006-A4IP
20 RESIDENTIAL ASSET
21 SECURITIZATION TRUST 2006-A5CB
22 RESIDENTIAL ASSET
23 SECURITIZATION TRUST 2006-A6
24 RESIDENTIAL ASSET
25 SECURITIZATION TRUST 2006-A7CB
26 RESIDENTIAL ASSET
27 SECURITIZATION TRUST 2006-A8
28 RESIDENTIAL ASSET
SECURITIZATION TRUST 2006-A9
RESIDENTIAL ASSET
SECURITIZATION TRUST 2006-A9CB
RESIDENTIAL ASSET
SECURITIZATION TRUST 2006-R1
RESIDENTIAL ASSET
SECURITIZATION TRUST 2006-R2
SAXON ASSET SECURITIES TRUST
(SAST) 2006-3
SAXON ASSET SECURITIES TRUST
2006-1
SAXON ASSET SECURITIES TRUST
2006-2
SECURITIZED ASSET-BACKED
RECEIVABLES TRUST 2006-FR4
SECURITIZED ASSET-BACKED
RECEIVABLES TRUST 2006-HE2

1 SECURITIZED ASSET-BACKED
2 RECEIVABLES TRUST 2006-WM3
3 SECURITIZED ASSET-BACKED
4 RECEIVABLES TRUST 2006-WM4
5 SOUNDVIEW HOME LOAN TRUST
6 2006-1
7 SOUNDVIEW HOME LOAN TRUST
8 2006-2
9 SOUNDVIEW HOME LOAN TRUST
10 2006-3
11 SOUNDVIEW HOME LOAN TRUST
12 2006-A
13 SOUNDVIEW HOME LOAN TRUST
14 2006-EQ1
15 SOUNDVIEW HOME LOAN TRUST
16 2006-EQ2
17 SOUNDVIEW HOME LOAN TRUST
18 2006-NLC1
19 SOUNDVIEW HOME LOAN TRUST
20 2006-OPT1
21 SOUNDVIEW HOME LOAN TRUST
22 2006-OPT2
23 SOUNDVIEW HOME LOAN TRUST
24 2006-OPT3
25 SOUNDVIEW HOME LOAN TRUST
26 2006-OPT4
27 SOUNDVIEW HOME LOAN TRUST
28 2006-OPT5
29 SOUNDVIEW HOME LOAN TRUST
30 2006-WF1
31 SOUNDVIEW HOME LOAN TRUST
32 2006-WF2
33 WAMU MORTGAGE PASS-THROUGH
34 CERTIFICATES 2006-AR1
35 WAMU MORTGAGE PASS-THROUGH
36 CERTIFICATES 2006-AR10
37 WAMU MORTGAGE PASS-THROUGH
38 CERTIFICATES 2006-AR2
39 WAMU MORTGAGE PASS-THROUGH
40 CERTIFICATES 2006-AR3
41 WAMU MORTGAGE PASS-THROUGH
42 CERTIFICATES 2006-AR4
43 WAMU MORTGAGE PASS-THROUGH
44 CERTIFICATES 2006-AR5
45 WAMU MORTGAGE PASS-THROUGH

1 2007
2 AMERICAN HOME MORTGAGE
3 ASSETS TRUST 2007-1
4 AMERICAN HOME MORTGAGE
5 ASSETS TRUST 2007-2
6 AMERICAN HOME MORTGAGE
7 ASSETS TRUST 2007-3
8 AMERICAN HOME MORTGAGE
9 ASSETS TRUST 2007-4
10 AMERICAN HOME MORTGAGE
11 ASSETS TRUST 2007-5
12 AMERICAN HOME MORTGAGE
13 ASSETS TRUST 2007-6
14 AMERICAN HOME MORTGAGE
15 INVESTMENT TRUST 2007-1
16 AMERICAN HOME MORTGAGE
17 INVESTMENT TRUST 2007-2
18 DSLA2007-AR1
19 FFMLT 2007-FFB-SS
20 GSAA HOME EQUITY TRUST 2007-2
21 GSAA HOME EQUITY TRUST 2007-4
22 GSAA HOME EQUITY TRUST 2007-5
23 GSAA HOME EQUITY TRUST 2007-6
24 GSAA HOME EQUITY TRUST 2007-S1
25 GSAMP TRUST 2007-FM1
26 GSAMP TRUST 2007-FM2
27 GSAMP TRUST 2007-HSBC1
28 GSR MORTGAGE LOAN TRUST 2007-
AR1
GSR MORTGAGE LOAN TRUST 2007-
AR2
GSR MORTGAGE LOAN TRUST 2007-
HEL1
GSR MORTGAGE LOAN TRUST 2007-
OA1
GSR MORTGAGE LOAN TRUST 2007-
OA2
HARBORVIEW 2007-2
HARBORVIEW 2007-4
HARBORVIEW 2007-5
HARBORVIEW 2007-6
HARBORVIEW 2007-7
HOME EQUITY ASSET TRUST 2007-2
HOME EQUITY MORTGAGE LOAN

1 HOME EQUITY MORTGAGE LOAN
2 ASSET-BACKED TRUST, SERIES INABS
2007-A
3 HOME EQUITY MORTGAGE LOAN
4 ASSET-BACKED TRUST, SERIES INABS
2007-B
5 HOME EQUITY MORTGAGE LOAN
6 ASSET-BACKED TRUST, SERIES INDS
2007-1
7 HOME EQUITY MORTGAGE LOAN
8 ASSET-BACKED TRUST, SERIES INDS
2007-2
9 HSI ASSET LOAN OBLIGATION TRUST
2007-1
10 HSI ASSET LOAN OBLIGATION TRUST
2007-2
11 HSI ASSET LOAN OBLIGATION TRUST
2007-AR1
12 HSI ASSET LOAN OBLIGATION TRUST
2007-AR2
13 HSI ASSET LOAN OBLIGATION TRUST
2007-WF1
14 HSI ASSET SECURITIZATION CORP.
15 TRUST 2007-HE1
16 HSI ASSET SECURITIZATION CORP.
17 TRUST 2007-NC1
18 HSI ASSET SECURITIZATION CORP.
19 TRUST 2007-OPT1
20 HSI ASSET SECURITIZATION CORP.
21 TRUST 2007-WF1
22 IMPAC SECURED ASSETS CORP.
23 MORT. PASS-THROUGH CERTS. 2007-1
24 IMPAC SECURED ASSETS CORP.
25 MORT. PASS-THROUGH CERTS. 2007-2
26 IMPAC SECURED ASSETS CORP.
27 MORT. PASS-THROUGH CERTS. 2007-3
28 INDYMAC HOME EQUITY MORTGAGE
LOAN ASSET-BACKED TRUST, 2007-H1
INDYMAC IMJA MORTGAGE LOAN
TRUST 2007-A1
INDYMAC IMJA MORTGAGE LOAN
TRUST 2007-A2
INDYMAC IMJA MORTGAGE LOAN
TRUST 2007-A3
INDYMAC IMJA MORTGAGE LOAN

1 TRUST 2007-A4
2 INDYMAC IMSC MORTGAGE LOAN
3 TRUST 2007-AR1
4 INDYMAC IMSC MORTGAGE LOAN
5 TRUST 2007-AR2
6 INDYMAC IMSC MORTGAGE LOAN
7 TRUST 2007-F1
8 INDYMAC IMSC MORTGAGE LOAN
9 TRUST 2007-F2
10 INDYMAC IMSC MORTGAGE LOAN
11 TRUST 2007-F3
12 INDYMAC IMSC MORTGAGE LOAN
13 TRUST 2007-HOA1
14 INDYMAC INDA MORTGAGE LOAN
15 TRUST 2007-AR1
16 INDYMAC INDA MORTGAGE LOAN
17 TRUST 2007-AR2
18 INDYMAC INDA MORTGAGE LOAN
19 TRUST 2007-AR3
20 INDYMAC INDA MORTGAGE LOAN
21 TRUST 2007-AR4
22 INDYMAC INDA MORTGAGE LOAN
23 TRUST 2007-AR5
24 INDYMAC INDA MORTGAGE LOAN
25 TRUST 2007-AR6
26 INDYMAC INDA MORTGAGE LOAN
27 TRUST 2007-AR7
28 INDYMAC INDA MORTGAGE LOAN
TRUST 2007-AR8
INDYMAC INDA MORTGAGE LOAN
TRUST 2007-AR9
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR1
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR11
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR13
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR15
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR17
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR19
INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR21P

1 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR5
2 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR7
3 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-AR9
4 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX1
5 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX2
6 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX3
7 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX4
8 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX5
9 INDYMAC INDX MORTGAGE LOAN
TRUST 2007-FLX6
10 INDYMAC RESIDENTIAL MORTGAGE-
BACKED TRUST, SERIES 2007-L1
11 J.P. MORGAN MORTGAGE
ACQUISITION TRUST 2007-CH3
12 J.P. MORGAN MORTGAGE
ACQUISITION TRUST 2007-CH4
13 J.P. MORGAN MORTGAGE
ACQUISITION TRUST 2007-CH5
14 J.P. MORGAN MORTGAGE
ACQUISITION TRUST 2007-HE1
15 MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2007-MLN1
16 MORGAN STANLEY ABS CAP. 1, INC.
IXIS REAL ESTATE CAPITAL TRUST
2007-HE1
17 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-HE2
18 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-HE3
19 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-HE5
20 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-HE7
21 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-NC1
22 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-NC2
23
24
25
26
27
28

1 MORGAN STANLEY ABS CAP. 1, INC.
TRUST 2007-NC3
2 MORGAN STANLEY ABS CAP. 1, INC.
3 TRUST 2007-NC4
MORGAN STANLEY ABS CAPITAL 1
4 INC TRUST 2007-HE1
5 MORGAN STANLEY HOME EQUITY
LOAN TRUST 2007-1
6 MORGAN STANLEY HOME EQUITY
LOAN TRUST 2007-2
7 MORGAN STANLEY HOME EQUITY
LOAN TRUST 2007-3
8 MORGAN STANLEY STRUCTURED
9 TRUST 1 2007-1
NOVASTAR MORTGAGE FUNDING
10 TRUST 2007-1
NOVASTAR MORTGAGE FUNDING
11 TRUST 2007-2
12 POPULAR ABS MORTGAGE PASS-
THROUGH TRUST 2007-A
13 RESIDENTIAL ASSET
SECURITIZATION TRUST 2007-A1
14 RESIDENTIAL ASSET
15 SECURITIZATION TRUST 2007-A2
RESIDENTIAL ASSET
16 SECURITIZATION TRUST 2007-A3
RESIDENTIAL ASSET
17 SECURITIZATION TRUST 2007-A5
RESIDENTIAL ASSET
18 SECURITIZATION TRUST 2007-A6
19 RESIDENTIAL ASSET
20 SECURITIZATION TRUST 2007-A7
RESIDENTIAL ASSET
21 SECURITIZATION TRUST 2007-A8
RESIDENTIAL ASSET
22 SECURITIZATION TRUST 2007-A9
RESIDENTIAL ASSET
23 SECURITIZATION TRUST 2007-R1
24 SAXON ASSET SECURITIES TRUST
2007-1
25 SECURITIZED ASSET-BACKED
26 RECEIVABLES SECURITIZED LLC
TRUST 2007-BR1
27 SECURITIZED ASSET-BACKED
28 RECEIVABLES SECURITIZED LLC

1 TRUST 2007-BR2
2 SECURITIZED ASSET-BACKED
3 RECEIVABLES SECURITIZED LLC
4 TRUST 2007-BR3
5 SECURITIZED ASSET-BACKED
6 RECEIVABLES SECURITIZED LLC
7 TRUST 2007-BR4
8 SECURITIZED ASSET-BACKED
9 RECEIVABLES SECURITIZED LLC
10 TRUST 2007-BR5
11 SECURITIZED ASSET-BACKED
12 RECEIVABLES SECURITIZED LLC
13 TRUST 2007-BR5
14 SECURITIZED ASSET-BACKED
15 RECEIVABLES SECURITIZED LLC
16 TRUST 2007-NC1
17 SECURITIZED ASSET-BACKED
18 RECEIVABLES SECURITIZED LLC
19 TRUST 2007-NC2
20 SOUNDVIEW HOME LOAN TRUST
21 2007-1
22 SOUNDVIEW HOME LOAN TRUST
23 2007-NS1
24 SOUNDVIEW HOME LOAN TRUST
25 2007-WMC1
26 WAMU ASSET-BACKED CERTS. SERIES
27 2007-HE1
28 WELLS FARGO BANK TRUSTEE: FOR:
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-OPT1
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-OPT2
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-OPT3
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-OPT4
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-OPT5
AEGIS ASSET-BACKED SECURITIES
TRUST 2004-1
AEGIS ASSET-BACKED SECURITIES
TRUST 2004-3
AEGIS ASSET-BACKED SECURITIES
TRUST 2004-4
AMERICAN HOME MORTGAGE

1 INVESTMENT TRUST 2004-1
2 AMERICAN HOME MORTGAGE
3 INVESTMENT TRUST 2004-2
4 ASSET-BACKED PASS-THROUGH
5 CERTIFICATES, SERIES 2004-HE2
6 ASSET-BACKED PASS-THROUGH
7 CERTIFICATES, SERIES 2004-HE3
8 BANC OF AMERICA ALTERNATIVE
9 LOAN TRUST 2004-10
10 BANC OF AMERICA ALTERNATIVE
11 LOAN TRUST 2004-11
12 BANC OF AMERICA ALTERNATIVE
13 LOAN TRUST 2004-12
14 BANC OF AMERICA ALTERNATIVE
15 LOAN TRUST 2004-4
16 BANC OF AMERICA ALTERNATIVE
17 LOAN TRUST 2004-5
18 BANC OF AMERICA ALTERNATIVE
19 LOAN TRUST 2004-6
20 BANC OF AMERICA ALTERNATIVE
21 LOAN TRUST 2004-7
22 BANC OF AMERICA ALTERNATIVE
23 LOAN TRUST 2004-8
24 BANC OF AMERICA ALTERNATIVE
25 LOAN TRUST 2004-9
26 BANC OF AMERICA FUNDING CORP.
27 TRUST 2004-3
28 BANC OF AMERICA MORT. SEC. INC.
ALTERNATIVE LOAN TRUST 2004-2
BANC OF AMERICA MORT. SEC. INC.
MORT. PASS-THROUGH CERTS. SERIES
2004-A
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-1
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-10
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-11
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-2
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-3
BANC OF AMERICA MORT. SEC. INC.
PASS THROUGH CERT. SERIES 2004-4
BANC OF AMERICA MORT. SEC. INC.

1 PASS THROUGH CERT. SERIES 2004-5
2 BANC OF AMERICA MORT. SEC. INC.
3 PASS THROUGH CERT. SERIES 2004-6
4 BANC OF AMERICA MORT. SEC. INC.
5 PASS THROUGH CERT. SERIES 2004-7
6 BANC OF AMERICA MORT. SEC. INC.
7 PASS THROUGH CERT. SERIES 2004-8
8 BANC OF AMERICA MORT. SEC. INC.
9 PASS THROUGH CERT. SERIES 2004-9
10 BANC OF AMERICA MORT. SEC. INC.
11 PASS THROUGH CERT. SERIES 2004-B
12 BANC OF AMERICA MORT. SEC. INC.
13 PASS THROUGH CERT. SERIES 2004-C
14 BANC OF AMERICA MORT. SEC. INC.
15 PASS THROUGH CERT. SERIES 2004-D
16 BANC OF AMERICA MORT. SEC. INC.
17 PASS THROUGH CERT. SERIES 2004-E
18 BANC OF AMERICA MORT. SEC. INC.
19 PASS THROUGH CERT. SERIES 2004-H
20 BANC OF AMERICA MORT. SEC. INC.
21 PASS THROUGH CERT. SERIES 2004-I
22 BANC OF AMERICA MORT. SEC. INC.
23 PASS THROUGH CERT. SERIES 2004-J
24 BANC OF AMERICA MORT. SEC. INC.
25 PASS THROUGH CERT. SERIES 2004-K
26 BANC OF AMERICA MORT. SEC. INC.
27 PASS THROUGH CERT. SERIES 2004-L
28 BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-BO1
FFMLT TRUST 2004-FF11
FFMLT TRUST 2004-FF2
FFMLT TRUST 2004-FF4
FFMLT TRUST 2004-FF5
FFMLT TRUST 2004-FF6
FFMLT TRUST 2004-FF7
FFMLT TRUST 2004-FF8
FFMLT TRUST 2004-FFH2
FFMLT TRUST 2004-FFH3
GMACM HOME EQUITY LOAN TRUST
2004-HE1
GMACM HOME EQUITY LOAN TRUST
2004-HE3
GMACM HOME EQUITY LOAN TRUST
2004-HE4
GMACM HOME EQUITY LOAN TRUST

1 2004-HE5
2 HOME EQUITY LOAN ASSET-BACKED
3 NOTES, (LEHMAN ABS CORP.) SERIES
4 2004-2
5 IMH ASSETS CORP. IMPAC CMB
6 TRUST SERIES 2004-11
7 IMH ASSETS CORP. IMPAC CMB
8 TRUST SERIES 2004-9
9 IMPAC CMB TRUST SERIES 2004-2
10 IMPAC CMB TRUST SERIES 2004-6
11 IMPAC SECURED ASSETS CORP.
12 TRUST 2004-4
13 IRWIN WHOLE LOAN TRUST SERIES
14 2004-A
15 MASTR ASSET-BACKED SECURITIES
16 TRUST 2004-OPT1
17 MERRILL LYNCH MORTGAGE
18 INVESTORS TRUST 2004-FF1
19 MERRILL LYNCH MORTGAGE
20 INVESTORS TRUST 2004-FM1
21 MERRILL LYNCH MORTGAGE
22 INVESTORS TRUST 2004-WMC5
23 MERRILL LYNCH MORTGAGE
24 INVESTORS TRUST MLCC 2004-A
25 MERRILL LYNCH MORTGAGE
26 INVESTORS TRUST MLCC 2004-B
27 MERRILL LYNCH MORTGAGE
28 INVESTORS TRUST MLCC 2004-C
MERRILL LYNCH MORTGAGE
INVESTORS TRUST MLCC 2004-D
MERRILL LYNCH MORTGAGE
INVESTORS TRUST MLCC 2004-E
MERRILL LYNCH MORTGAGE
INVESTORS TRUST MLCC 2004-F
MERRILL LYNCH MORTGAGE
INVESTORS TRUST MLCC 2004-G
MERRILL LYNCH MORTGAGE
INVESTORS TRUST MLCC 2004-HB1
MERRILL LYNCH MORTGAGE
INVESTORS TRUST SERIES MLCC 2004-
1
26 MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2004-OP1
27 OPTION ONE MORTGAGE LOAN
28 TRUST 2004-1

1 OPTION ONE MORTGAGE LOAN
2 TRUST 2004-2
3 OPTION ONE MORTGAGE LOAN
4 TRUST 2004-3
5 OWNIT MORTGAGE LOAN TRUST
6 2004-1
7 RENAISSANCE HOME EQUITY LOAN
8 TRUST 2004-1
9 RENAISSANCE HOME EQUITY LOAN
10 TRUST 2004-2
11 RENAISSANCE HOME EQUITY LOAN
12 TRUST 2004-3
13 RENAISSANCE HOME EQUITY LOAN
14 TRUST 2004-4
15 RESIDENTIAL ASSET
16 SECURITIZATION GMACM HOME
17 EQUITY TRUST 2004-HE1
18 SECURITIZED ASSET-BACKED
19 RECEIVABLES TRUST 2004-DO1
20 SECURITIZED ASSET-BACKED
21 RECEIVABLES TRUST 2004-DO2
22 SECURITIZED ASSET-BACKED
23 RECEIVABLES TRUST 2004-OP1
24 SECURITIZED ASSET-BACKED
25 RECEIVABLES TRUST 2004-OP2
26 STRUCTURED ADJUSTABLE RATE
27 MORTGAGE LOAN TRUST 2004-16
28 STRUCTURED ADJUSTABLE RATE
MORTGAGE LOAN TRUST 2004-5
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2005-HE2
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2005-OPT1
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2005-WMC-1
ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2005-HE3
ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES WMC 2005-HE5
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-1
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-10
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-11

1 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-12
2 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-2
3 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-3
4 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-4
5 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-5
6 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-6
7 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-7
8 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-8
9 BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2005-9
10 BANC OF AMERICA FUNDING 2005-B
TRUST
11 BANC OF AMERICA FUNDING 2005-C
TRUST
12 BANC OF AMERICA FUNDING 2005-G
TRUST
13 BANC OF AMERICA MORTGAGE
SECURITIES 2005-1
14 BANC OF AMERICA MORTGAGE
SECURITIES 2005-10
15 BANC OF AMERICA MORTGAGE
SECURITIES 2005-11
16 BANC OF AMERICA MORTGAGE
SECURITIES 2005-12
17 BANC OF AMERICA MORTGAGE
SECURITIES 2005-2
18 BANC OF AMERICA MORTGAGE
SECURITIES 2005-3
19 BANC OF AMERICA MORTGAGE
SECURITIES 2005-4
20 BANC OF AMERICA MORTGAGE
SECURITIES 2005-5
21 BANC OF AMERICA MORTGAGE
SECURITIES 2005-6
22 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
23 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
24 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
25 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
26 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
27 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7
28 BANC OF AMERICA MORTGAGE
SECURITIES 2005-7

1 SECURITIES 2005-8
2 BANC OF AMERICA MORTGAGE
3 SECURITIES 2005-9
4 BANC OF AMERICA MORTGAGE
5 SECURITIES 2005-A
6 BANC OF AMERICA MORTGAGE
7 SECURITIES 2005-B
8 BANC OF AMERICA MORTGAGE
9 SECURITIES 2005-C
10 BANC OF AMERICA MORTGAGE
11 SECURITIES 2005-D
12 BANC OF AMERICA MORTGAGE
13 SECURITIES 2005-E
14 BANC OF AMERICA MORTGAGE
15 SECURITIES 2005-F
16 BANC OF AMERICA MORTGAGE
17 SECURITIES 2005-G
18 BANC OF AMERICA MORTGAGE
19 SECURITIES 2005-H
20 BANC OF AMERICA MORTGAGE
21 SECURITIES 2005-I
22 BANC OF AMERICA MORTGAGE
23 SECURITIES 2005-J
24 BANC OF AMERICA MORTGAGE
25 SECURITIES 2005-K
26 BANC OF AMERICA MORTGAGE
27 SECURITIES 2005-L
28 CITIGROUP MORTGAGE LOAN TRUST
2005-OPT4
FFMLT TRUST 2005-FF6
FFMLT TRUST 2005-FFH1
GMACM HOME EQUITY LOAN TRUST
2005-HE1
GMACM HOME EQUITY LOAN TRUST
2005-HE2
GMACM HOME EQUITY LOAN TRUST
2005-HE3
GMACM MORTGAGE LOAN TRUST
2005-AA1
HOME EQUITY LOAN TRUST, SERIES
OOMC 2005-HE6
IMPAC CMB TRUST SERIES 2005-2
IMPAC CMB TRUST SERIES 2005-3
IMPAC CMB TRUST SERIES 2005-6
IMPAC SECURED ASSETS CORP.

1 TRUST 2005-1
2 IMPAC SECURED ASSETS CORP.
3 TRUST 2005-2
4 IRWIN HOME EQUITY LOAN TRUST
5 SERIES 2005-A
6 MASTR ASSET-BACKED SECURITIES
7 TRUST 2005-OPT1
8 MERRILL LYNCH MORTGAGE
9 INVESTORS TRUST 2005-FM1
10 MERRILL LYNCH MORTGAGE
11 INVESTORS TRUST 2005-HE1
12 MERRILL LYNCH MORTGAGE
13 INVESTORS TRUST 2005-HE2
14 MERRILL LYNCH MORTGAGE
15 INVESTORS TRUST 2005-HE3
16 MERRILL LYNCH MORTGAGE
17 INVESTORS TRUST 2005-SD1
18 MERRILL LYNCH MORTGAGE
19 INVESTORS TRUST 2005-WMC2
20 MERRILL LYNCH MORTGAGE
21 INVESTORS TRUST SERIES MLCC 2005-
22 A
23 MORGAN STANLEY ABS CAPITAL 1,
24 INC. TRUST 2005-HE4
25 MORGAN STANLEY ABS CAPITAL 1,
26 INC. TRUST 2005-HE5
27 MORGAN STANLEY ABS CAPITAL 1,
28 INC. TRUST 2005-WMC2
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-WMC3
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-WMC4
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-WMC5
MORGAN STANLEY ABS CAPITAL 1,
INC. TRUST 2005-WMC6
MORGAN STANLEY MORTGAGE LOAN
TRUST 2005-8SL
OPTION ONE MORTGAGE LOAN
TRUST 2005-1
OPTION ONE MORTGAGE LOAN
TRUST 2005-2
OPTION ONE MORTGAGE LOAN
TRUST 2005-3
OPTION ONE MORTGAGE LOAN

1 TRUST 2005-4
2 OPTION ONE MORTGAGE LOAN
3 TRUST 2005-5
4 OWNIT MORTGAGE LOAN TRUST
5 2005-5
6 PEOPLES CHOICE HOME LOANS
7 SECURITIES TRUST 2005-1
8 PEOPLES CHOICE HOME LOANS
9 SECURITIES TRUST 2005-2
10 PEOPLES CHOICE HOME LOANS
11 SECURITIES TRUST 2005-3
12 PEOPLES CHOICE HOME LOANS
13 SECURITIES TRUST 2005-4
14 SECURITIZED ASSET-BACKED
15 RECEIVABLES TRUST 2005-HE1
16 SECURITIZED ASSET-BACKED
17 RECEIVABLES TRUST 2005-OP1
18 SECURITIZED ASSET-BACKED
19 RECEIVABLES TRUST 2005-OP2
20 STRUCTURED ADJUSTABLE RATE
21 MORTGAGE LOAN TRUST 2005-12
22 STRUCTURED ADJUSTABLE RATE
23 MORTGAGE LOAN TRUST 2005-14
24 STRUCTURED ADJUSTABLE RATE
25 MORTGAGE LOAN TRUST 2005-15
26 STRUCTURED ADJUSTABLE RATE
27 MORTGAGE LOAN TRUST 2005-17
28 STRUCTURED ADJUSTABLE RATE
MORTGAGE LOAN TRUST 2005-20
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT1
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT2
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2006-OPT3
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2006-1
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2006-2
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2006-3
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2006-4
BANC OF AMERICA ALTERNATIVE
LOAN TRUST 2006-5

1 BANC OF AMERICA ALTERNATIVE
2 LOAN TRUST 2006-6
3 BANC OF AMERICA ALTERNATIVE
4 LOAN TRUST 2006-7
5 BANC OF AMERICA ALTERNATIVE
6 LOAN TRUST 2006-8
7 BANC OF AMERICA ALTERNATIVE
8 LOAN TRUST 2006-9
9 BANC OF AMERICA FUNDING 2006-B
10 TRUST
11 BANC OF AMERICA FUNDING 2006-C
12 TRUST
13 BANC OF AMERICA FUNDING 2006-D
14 TRUST
15 BANC OF AMERICA FUNDING 2006-E
16 TRUST
17 BANC OF AMERICA MORTGAGE 2006-1
18 TRUST
19 BANC OF AMERICA MORTGAGE 2006-2
20 TRUST
21 BANC OF AMERICA MORTGAGE 2006-3
22 TRUST
23 BANC OF AMERICA MORTGAGE 2006-
24 A TRUST
25 BANC OF AMERICA MORTGAGE 2006-
26 B TRUST
27 BCAP, LLC TRUST 2006-AA1
28 BCAP, LLC TRUST 2006-RR1
BEAR STEARNS MORTGAGE FUNDING
GRANTOR TRUST 2006-AR3
BEAR STEARNS MORTGAGE FUNDING
TRUST 2006-AC1
BEAR STEARNS MORTGAGE FUNDING
TRUST 2006-AR1
BEAR STEARNS MORTGAGE FUNDING
TRUST 2006-AR4
BEAR STEARNS MORTGAGE FUNDING
TRUST 2006-AR5
CARRINGTON MORTGAGE LOAN
TRUST 2006-FRE1
CARRINGTON MORTGAGE LOAN
TRUST 2006-FRE2
CARRINGTON MORTGAGE LOAN
TRUST 2006-NC1
CARRINGTON MORTGAGE LOAN

1 TRUST 2006-NC2
2 CARRINGTON MORTGAGE LOAN
3 TRUST 2006-NC3
4 CARRINGTON MORTGAGE LOAN
5 TRUST 2006-NC4
6 CARRINGTON MORTGAGE LOAN
7 TRUST 2006-NC5
8 CARRINGTON MORTGAGE LOAN
9 TRUST 2006-OPT1
10 CARRINGTON MORTGAGE LOAN
11 TRUST 2006-RFC1
12 FFMLT TRUST 2006-FF15
13 FFMLT TRUST 2006-FF17
14 FFMLT TRUST 2006-FFH1
15 GMACM HOME EQUITY LOAN TRUST
16 2006-J1
17 GMACM MORTGAGE LOAN TRUST
18 2006-AR1
19 GREENPOINT MORTGAGE FUNDING
20 TRUST 2006-AR1
21 GREENPOINT MORTGAGE FUNDING
22 TRUST 2006-AR2
23 GREENPOINT MORTGAGE FUNDING
24 TRUST 2006-AR3
25 HARBORVIEW TRUST 2006-10
26 HARBORVIEW TRUST 2006-11
27 HARBORVIEW TRUST 2006-12
28 MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-F1
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-HE1
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-WMC1
MERRILL LYNCH MORTGAGE
INVESTORS TRUST SERIES MLCC 2006-
1
OPTION ONE MORTGAGE LOAN
TRUST 2006-1
OPTION ONE MORTGAGE LOAN
TRUST 2006-2
OPTION ONE MORTGAGE LOAN
TRUST 2006-3
OWNIT MORTGAGE LOAN TRUST
2006-2
SECURITIZED ASSET-BACKED

1 RECEIVABLES TRUST 2006-FR1
2 SECURITIZED ASSET-BACKED
3 RECEIVABLES TRUST 2006-FR2
4 SECURITIZED ASSET-BACKED
5 RECEIVABLES TRUST 2006-FR3
6 SECURITIZED ASSET-BACKED
7 RECEIVABLES TRUST 2006-HE1
8 SECURITIZED ASSET-BACKED
9 RECEIVABLES TRUST 2006-NC3
10 SECURITIZED ASSET-BACKED
11 RECEIVABLES TRUST 2006-OP1
12 SECURITIZED ASSET-BACKED
13 RECEIVABLES TRUST 2006-WM2
14 ASSET-BACKED SEC. CORP. HOME
15 EQUITY LOAN TRUST SERIES AMQ
16 2007-HE2
17 BANC OF AMERICA ALTERNATIVE
18 LOAN TRUST 2007-1
19 BANC OF AMERICA ALTERNATIVE
20 LOAN TRUST 2007-2
21 BANC OF AMERICA ALTERNATIVE
22 LOAN TRUST 2007-3
23 BANC OF AMERICA FUNDING 2007-5
24 TRUST
25 BANC OF AMERICA FUNDING 2007-A
26 TRUST
27 BANC OF AMERICA FUNDING 2007-E
28 TRUST
BANC OF AMERICA MORTGAGE 2007-1
TRUST
BANC OF AMERICA MORTGAGE 2007-2
TRUST
BANC OF AMERICA MORTGAGE 2007-3
TRUST
BANC OF AMERICA MORTGAGE 2007-4
TRUST
BEAR STEARNS ARM TRUST 2007-3
BEAR STEARNS ARM TRUST 2007-5
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-AC2
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-AC3
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-AC4
BEAR STEARNS ASSET-BACKED

1 SECURITIES I TRUST 2007-AC5
2 BEAR STEARNS ASSET-BACKED
3 SECURITIES I TRUST 2007-AC6
4 BEAR STEARNS MORTGAGE FUNDING
5 TRUST 2007-AR1
6 BEAR STEARNS MORTGAGE FUNDING
7 TRUST 2007-AR2
8 BEAR STEARNS MORTGAGE FUNDING
9 TRUST 2007-AR3
10 BEAR STEARNS MORTGAGE FUNDING
11 TRUST 2007-AR4
12 BEAR STEARNS MORTGAGE FUNDING
13 TRUST 2007-AR5
14 BEAR STEARNS STRUCTURED
15 PRODUCTS INC. TRUST 2007-R3
16 BEAR STEARNS STRUCTURED
17 PRODUCTS INC. TRUST 2007-R6
18 BEAR STEARNS STRUCTURED
19 PRODUCTS INC. TRUST 2007-R8
20 CARRINGTON MORTGAGE LOAN
21 TRUST, 2007-FRE1
22 CARRINGTON MORTGAGE LOAN
23 TRUST, 2007-RFC1
24 FIELDSTONE MORTGAGE
25 INVESTMENT TRUST 2007-1
26 HARBORVIEW 2007-1
27 HARBORVIEW 2007-3
28 LEHMAN MORTGAGE TRUST 2007-4
LEHMAN MORTGAGE TRUST 2007-5
LEHMAN MORTGAGE TRUST 2007-9
MORGAN STANLEY CAPITAL 1 TRUST
2007-HQ11
MORGAN STANLEY CAPITAL 1 TRUST
2007-HQ13
MORGAN STANLEY CAPITAL 1 TRUST
2007-IQ15
OPTION ONE MORTGAGE LOAN
TRUST 2007-1
OPTION ONE MORTGAGE LOAN
TRUST 2007-2
OPTION ONE MORTGAGE LOAN
TRUST 2007-3
OPTION ONE MORTGAGE LOAN
TRUST 2007-4
OPTION ONE MORTGAGE LOAN

1 TRUST 2007-5
2 OPTION ONE MORTGAGE LOAN
3 TRUST 2007-6
4 OPTION ONE MORTGAGE LOAN
5 TRUST 2007-CP1
6 OPTION ONE MORTGAGE LOAN
7 TRUST 2007-FXD1
8 OPTION ONE MORTGAGE LOAN
9 TRUST 2007-FXD2
10 SOUNDVIEW HOME LOAN TRUST
11 2007-OPT1
12 SOUNDVIEW HOME LOAN TRUST
13 2007-OPT2
14 SOUNDVIEW HOME LOAN TRUST
15 2007-OPT3
16 SOUNDVIEW HOME LOAN TRUST
17 2007-OPT4
18 SOUNDVIEW HOME LOAN TRUST
19 2007-OPT5
20 STRUCTURED ADJUSTABLE RATE
21 MORTGAGES TRUST 2007-1
22 STRUCTURED ADJUSTABLE RATE
23 MORTGAGES TRUST 2007-11
24 STRUCTURED ADJUSTABLE RATE
25 MORTGAGES TRUST 2007-2
26 STRUCTURED ADJUSTABLE RATE
27 MORTGAGES TRUST 2007-3
28 STRUCTURED ADJUSTABLE RATE
MORTGAGES TRUST 2007-4
STRUCTURED ADJUSTABLE RATE
MORTGAGES TRUST 2007-6
STRUCTURED ASSETS MORTGAGE
INVESTMENTS II TRUST 2007-AR4
STRUCTURED ASSETS SECURITIES
CORP. MORT. LOAN TRUST 2007-BC1
LASALLE BANK SUCCEEDED BY
BANK OF AMERICA TRUSTEE FOR:
ACCREDITED MORTGAGE LOAN
TRUST 2004-2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-FR1

1 BEAR STEARNS ASSET BACKED
2 SECURITIES I TRUST 2004-FR2
3 BEAR STEARNS ASSET BACKED
4 SECURITIES I TRUST 2004-FR3
5 BEAR STEARNS ASSET BACKED
6 SECURITIES I TRUST 2004-HE1
7 BEAR STEARNS ASSET BACKED
8 SECURITIES I TRUST 2004-HE10
9 BEAR STEARNS ASSET BACKED
10 SECURITIES I TRUST 2004-HE11
11 BEAR STEARNS ASSET BACKED
12 SECURITIES I TRUST 2004-HE2
13 BEAR STEARNS ASSET BACKED
14 SECURITIES I TRUST 2004-HE3
15 BEAR STEARNS ASSET BACKED
16 SECURITIES I TRUST 2004-HE3
17 BEAR STEARNS ASSET BACKED
18 SECURITIES I TRUST 2004-HE4
19 BEAR STEARNS ASSET BACKED
20 SECURITIES I TRUST 2004-HE5
21 BEAR STEARNS ASSET BACKED
22 SECURITIES I TRUST 2004-HE6
23 BEAR STEARNS ASSET BACKED
24 SECURITIES I TRUST 2004-HE7
25 BEAR STEARNS ASSET BACKED
26 SECURITIES I TRUST 2004-HE8
27 BEAR STEARNS ASSET BACKED
28 SECURITIES I TRUST 2004-HE9
LEHMAN ABS CORP. MORTGAGE
PASS-THROUGH CERTS. 2004-1
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-11XS
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-21XS
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-9XS
WAMU MSC MORTGAGE PASS-
THROUGH CERTIFICATES SERIES
2004-RA4
ACCREDITIED MORTGAGE LOAN
TRUST 2005-3
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2005-AR14
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2005-AR15

1 WAMU MORTGAGE PASS-THROUGH
2 CERTIFICATES 2005-AR17
3 WAMU MORTGAGE PASS-THROUGH
4 CERTIFICATES 2005-AR19
5 WAMU MORTGAGE PASS-THROUGH
6 CERTIFICATES 2005-AR3
7 WAMU MORTGAGE PASS-THROUGH
8 CERTIFICATES 2005-AR5
9 WAMU MORTGAGE PASS-THROUGH
10 CERTIFICATES 2005-AR7
11 WAMU MORTGAGE PASS-THROUGH
12 CERTIFICATES 2005-AR7
13 WAMU MORTGAGE PASS-THROUGH
14 CERTIFICATES 2005-AR9
15 BEAR STEARNS ASSET BACKED
16 SECURITIES I TRUST 2005-AQ1
17 BEAR STEARNS ASSET BACKED
18 SECURITIES I TRUST 2005-AQ2
19 BEAR STEARNS ASSET BACKED
20 SECURITIES I TRUST 2005 EC-1
21 BEAR STEARNS ASSET BACKED
22 SECURITIES I TRUST 2005 FR-1
23 BEAR STEARNS ASSET BACKED
24 SECURITIES I TRUST 2005 HE10
25 BEAR STEARNS ASSET BACKED
26 SECURITIES I TRUST 2005 -HE11
27 BEAR STEARNS ASSET BACKED
28 SECURITIES I TRUST 2005-HE12
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE3
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE4
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE5
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005 HE6
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE7
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE8
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2005-HE9
BEAR STEARNS ASSET BACKED

1 SECURITIES I TRUST 2005-TC1
2 BEAR STEARNS ASSET BACKED
3 SECURITIES I TRUST 2005-TC2
4 BEAR STEARNS ASSET BACKED
5 SECURITIES I TRUST 2005-HE3
6 GSAMP TRUST 2005-HE6
7 LEHMAN XS TRUST 2005-2
8 SACO I TRUST 2005-6
9 SACO I TRUST 2005-9
10 SACO I TRUST 2005-WM1
11 SACO I TRUST 2005-WM2
12 SACO I TRUST 2005-WM3
13 STRUCTURED ADJUSTABLE RATE
14 MORTGAGE LOAN TRUST 2005-8XS
15 STRUCTURED ASSET INV LASALLE
16 TRUSTEE AS A TRUSTEE FOR
17 THORNBURG MORTGAGE SECURITIES
18 TRUST 2005-2
19 ESTMENT LOAN TRUST (SAIL) 2005-1
20 STRUCTURED ASSET INVESTMENT
21 LOAN TRUST 2005-2
22 THORNBURG MORTGAGE SECURITIES
23 TRUST 2005-2
24 THORNBURG MORTGAGE SECURITIES
25 TRUST 2005-3
26 WAMU MORTGAGE PASS-THROUGH
27 CERTIFICATES 2005-AR12
28 THORNBURG MORTGAGE SECURITIES
TRUST 2005-2
WMALT 2005-1
WMALT 2005-10
WMALT 2005-11
WMALT 2005-2
WMALT 2005-3
WMALT 2005-4
WMALT 2005-5
WMALT 2005-6
WMALT 2005-7
WMALT 2005-8
WMALT 2005-9
WMALT 2005-AR1
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2005-AR14
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2005-AR15

1 WAMU MORTGAGE PASS-THROUGH
2 CERTIFICATES 2005-AR17
3 WAMU MORTGAGE PASS-THROUGH
4 CERTIFICATES 2005-AR19
5 WAMU MORTGAGE PASS-THROUGH
6 CERTIFICATES 2005-AR3
7 WAMU MORTGAGE PASS-THROUGH
8 CERTIFICATES 2005-AR5
9 WAMU MORTGAGE PASS-THROUGH
10 CERTIFICATES 2005-AR7
11 WAMU MORTGAGE PASS-THROUGH
12 CERTIFICATES 2005-AR14
13 BEAR STEARNS ASSET BACKED
14 SECURITIES I TRUST 2006-AQ1
15 BEAR STEARNS ASSET BACKED
16 SECURITIES I TRUST 2006-HE1
17 BEAR STEARNS ASSET BACKED
18 SECURITIES I TRUST 2006-HE10
19 BEAR STEARNS ASSET BACKED
20 SECURITIES I TRUST 2006-HE2
21 BEAR STEARNS ASSET BACKED
22 SECURITIES I TRUST 2006-HE5
23 BEAR STEARNS ASSET BACKED
24 SECURITIES I TRUST 2006-HE6
25 BEAR STEARNS ASSET BACKED
26 SECURITIES I TRUST 2006-HE7
27 BEAR STEARNS ASSET BACKED
28 SECURITIES I TRUST 2006-HE9
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-PC1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-EC1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-EC2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SL1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SL2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SL3
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SL4
BEAR STEARNS ASSET BACKED

1 SECURITIES I TRUST 2006-SL5
2 BEAR STEARNS ASSET BACKED
3 SECURITIES I TRUST 2006-SL6
4 C-BASS 2006-CB7 TRUST
5 C-BASS 2006-CB9 TRUST
6 FFMLT TRUST 2006-FF18
7 LEHMAN XS TRUST 2006-19
8 LEHMAN XS TRUST 2006-20
9 MERRILL LYNCH MORTGAGE
10 INVESTORS TRUST 2006-FF1
11 MERRILL LYNCH MORTGAGE
12 INVESTORS TRUST 2006-FM1
13 MERRILL LYNCH MORTGAGE
14 INVESTORS TRUST 2006-MLMN1
15 MERRILL LYNCH MORTGAGE
16 INVESTORS TRUST 2006-RM1
17 MERRILL LYNCH MORTGAGE
18 INVESTORS TRUST 2006-RM4
19 MERRILL LYNCH MORTGAGE
20 INVESTORS TRUST 2006-SL1
21 MERRILL LYNCH MORTGAGE
22 INVESTORS TRUST 2006-10SL
23 MERRILL LYNCH MORTGAGE
24 INVESTORS TRUST 2006-11
25 MERRILL LYNCH MORTGAGE
26 INVESTORS TRUST 2006-12XS
27 MERRILL LYNCH MORTGAGE
28 INVESTORS TRUST 2006-13ARX
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-14SL
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-15XS
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-16AX
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-17XS
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-1AR
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-2
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-3AR
MERRILL LYNCH MORTGAGE
INVESTORS TRUST 2006-5AR
MERRILL LYNCH MORTGAGE

1 INVESTORS TRUST 2006-6AR
2 MERRILL LYNCH MORTGAGE
3 INVESTORS TRUST 2006-2006-7
4 MERRILL LYNCH MORTGAGE
5 INVESTORS TRUST 2006-8AR
6 MERRILL LYNCH MORTGAGE
7 INVESTORS TRUST 2006-9AR
8 OWNIT MORTGAGE LOAN TRUST
9 2006-3
10 OWNIT MORTGAGE LOAN TRUST
11 2006-4
12 SACO I TRUST 2006-3
13 SACO I TRUST 2006-3
14 THORNBURG MORTGAGE
15 SECCURITIES TRUST 2006-1
16 THORNBURG MORTGAGE
17 SECCURITIES TRUST 2006-2
18 THORNBURG MORTGAGE
19 SECCURITIES TRUST 2006-3
20 THORNBURG MORTGAGE
21 SECCURITIES TRUST 2006-4
22 THORNBURG MORTGAGE
23 SECCURITIES TRUST 2006-5
24 THORNBURG MORTGAGE
25 SECCURITIES TRUST 2006-6
26 WAMU MORTGAGE PASS-THROUGH
27 CERTIFICATES 2006-AR11
28 THORNBURG MORTGAGE
SECCURITIES TRUST 2006-12
WASHINGTON MUTUAL MORT. PASS-
THROUGH CERTS, WMALT TRUST
2006-8
WASHINGTON MUTUAL MORT. PASS-
THROUGH CERTS, WMALT TRUST
2006-9
WASHINGTON MUTUAL MORT. PASS-
THROUGH CERTS, WMALT TRUST
2006-AR1
WASHINGTON MUTUAL MORT. PASS-
THROUGH CERTS, WMALT TRUST
2006-AR10
WASHINGTON MUTUAL MORT. PASS-
THROUGH CERTS, WMALT TRUST
2006-AR2
WASHINGTON MUTUAL MORT. PASS-

1 THROUGH CERTS, WMALT TRUST
2006-AR3
2 WASHINGTON MUTUAL MORT. PASS-
3 THROUGH CERTS, WMALT TRUST
2006-AR4
4 WASHINGTON MUTUAL MORT. PASS-
5 THROUGH CERTS, WMALT TRUST
2006-AR5
6 WASHINGTON MUTUAL MORT. PASS-
7 THROUGH CERTS, WMALT TRUST
2006-AR6
8 WASHINGTON MUTUAL MORT. PASS-
9 THROUGH CERTS, WMALT TRUST
2006-AR7
10 WASHINGTON MUTUAL MORT. PASS-
11 THROUGH CERTS, WMALT TRUST
2006-AR8
12 WASHINGTON MUTUAL MORT. PASS-
13 THROUGH CERTS, WMALT TRUST
2006-AR9
14 WELLS FARGO HOME EQUITY ASSET
15 SECURITIES CORP. TRUST 2006-2
16 WASHINGTON MUTUAL ASSET
17 BACKED CERTS, WMABS TRUST 2006-
18 HE1
19 WASHINGTON MUTUAL ASSET
20 BACKED CERTS, WMABS TRUST 2006-
21 HE2
22 WASHINGTON MUTUAL ASSET
23 BACKED CERTS, WMABS TRUST 2006-
24 HE3
25 WASHINGTON MUTUAL ASSET
26 BACKED CERTS, WMABS TRUST 2006-
27 HE4
28 WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
1
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
2
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-

3
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
4
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
5
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
6
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST 2006-
7
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2006-AR13
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR14
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR15
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR16
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR17
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR18
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR19
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR5
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR6
WASHINGTON MUTUAL ASSET
BACKED CERTS, WMABS TRUST -AR7
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-AQ1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-AQ2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-FSI1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-HE1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-HE2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2007-HE3

1 BEAR STEARNS ASSET BACKED
2 SECURITIES I TRUST 2007-HE4
3 BEAR STEARNS ASSET BACKED
4 SECURITIES I TRUST 2007-HE5
5 BEAR STEARNS ASSET BACKED
6 SECURITIES I TRUST 2007-HE6
7 BEAR STEARNS ASSET BACKED
8 SECURITIES I TRUST 2007-HE7
9 BEAR STEARNS ASSET BACKED
10 SECURITIES I TRUST 2007-AQ2
11 BEAR STEARNS ASSET BACKED
12 SECURITIES I TRUST 2007-SL1
13 BEAR STEARNS ASSET BACKED
14 SECURITIES I TRUST 2007-SL2
15 C-BASS MORTGAGE LOAN ASSET-
16 BACKED CERTS. 2007-CB4
17 C-BASS MORTGAGE LOAN TRUST
18 2007-CB4
19 C-BASS MORTGAGE LOAN ASSET-
20 BACKED 2007-CB2
21 C-BASS MORTGAGE LOAN ASSET-
22 BACKED 2007-CB5
23 C-BASS MORTGAGE LOAN ASSET-
24 BACKED 2007-CB7
25 FIRST FRANKLIN MORTGAGE LOAN
26 TRUST 2007-FF1
27 FIRST FRANKLIN MORTGAGE LOAN
28 TRUST 2007-FF2
FIRST FRANKLIN MORTGAGE LOAN
TRUST 2007-FFA
FIRST FRANKLIN MORTGAGE LOAN
TRUST 2007-FFC
GSAMP TRUST 2007-H1
GSAMP TRUST 2007-HE1
GSAMP TRUST 2007-HE2
GSAMP TRUST 2007-NC1
HOM EQUITY LOAN TRUST 2007-HAS-1
HOME EQUITY LOAN TRUST 2007-
HAS-2
HOME EQUITY LOAN TRUST 2007-
HAS-3
LEHMAN XS TRUST 2007-1
LEHMAN XS TRUST 2007-10H
LEHMAN XS TRUST 2007-14H
MORGAN STANLEY ABS CAP. 1, INC.

1 TRUST 2007-HQ12
2 MORGAN STANLEY CAPITAL 1 TRUST
2007-IQ16
3 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-12
4 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-13
5 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-14AR
6 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-15AR
7 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-1XS
8 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-13
9 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-13
10 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-2AX
11 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-3XS
12 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-4SL
13 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-5AX
14 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-7AX
15 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-8XS
16 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-9SL
17 MORTGAGE STANLEY MORTGAGE
LOAN TRUST 2007-9SL
18 RAAC SERIES 2007-SP1 TRUST
19 RAAC SERIES 2007-SP2 TRUST
20 RAAC SERIES 2007-SP3 TRUST
21 RAMP 2007 RS1 TRUST
22 RAMP 2007 RS2 TRUST
23 RAMP 2007 RZ1 TRUST
24 RASC 2007 KS4 TRUST
25 MERRILL LYNCH MORTGAGE
INVESTORS 2007-SD1
26 MERRILL LYNCH MORTGAGE
INVESTORS TRUST SERIES 2007-E3
27 MERRILL LYNCH ALTERNATIVE NOTE
ASSET TRUST 2007-ORA5
28 MERRILL LYNCH FIRST FRANKLIN
MORTGAGE LOAN TRUST 2007-2

1 MERRILL LYNCH FIRST FRANKLIN
2 MORTGAGE LOAN TRUST 2007-3
3 MERRILL LYNCH FIRST FRANKLIN
4 MORTGAGE LOAN TRUST 2007-4
5 MERRILL LYNCH FIRST FRANKLIN
6 MORTGAGE LOAN TRUST 2007-5
7 MERRILL LYNCH FIRST FRANKLIN
8 MORTGAGE LOAN TRUST 2007-A
9 MERRILL LYNCH FIRST FRANKLIN
10 MORTGAGE LOAN TRUST 2007-H1
11 LEHMAN XS TRUST 2007-5H
12 LEHMAN XS TRUST 2007-6
13 LEHMAN XS TRUST 2007-9
14 CITIBANK TRUSTEE FOR: CDMC
15 MORTGAGE PASS-THROUGH CERTS.
16 2004-1
17 CITI BANK TRUSTEE AS A TRUSTEE
18 FOR
19 CDMC MORTGAGE PASS-THROUGH
20 CERTS. 2004-2
21 CITI BANK TRUSTEE ASA TRUSTEE
22 FOR
23 CDMC MORTGAGE PASS-THROUGH
24 CERTS. 2004-3
25 CITI BANK TRUSTEE ASA TRUSTEE
26 FOR
27 CDMC MORTGAGE PASS-THROUGH
28 CERTS. 2004-4
CDMC MORTGAGE PASS-THROUGH
CERTS 2004-5
STRUCTURED ASSEST MORTGAGE
INVESTMENTS II, INC. 2004-23XS
WAMU MORTGAGE PASS-THRU
CERTIFICATES 2004-AR11
WAMU MORTAGE PASS-THROUGH
CERTIFICATES 2004-AR9
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2004-CB1
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2004-CB2
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2004-CB3
WAMU MORTGAGE PASS-THROUGH
CERTIFICATES 2004-RS1
WAMU MORTGAGE PASS-THROUGH

1 CERTIFICATES 2004-RS2
2 WAMU MORTGAGE PASS-THRU
3 CERTIFICATES 2004-S1
4 BEAR STEARNS ASSET BACKED
5 SECURITIES I TRUST 2005-CL1
6 CDMC MORTGAGE PASS-THROUGH
7 CERTS. 2005-1
8 LEHMAN XS TRUST 2005-6
9 PHHMC 2005-2
10 PHHMC 2005-3
11 PHHMC 2005-4
12 PHHMC 2005-5
13 PHHMC 2005-6
14 SACO I TRUST 2005-10
15 SACO I TRUST 2005-5
16 SACO I TRUST 2005-8
17 SACO I TRUST 2005-GP1
18 STRUCTURED ADJUSTABLE RATE
19 MORTGAGE LOAN TRUST 2005-3XS
20 AMERICAN HOME MORTGAGE
21 ASSETS TRUST 2006-3
22 AMERICAN HOME MORTGAGE
23 ASSETS TRUST 2006-4
24 BEAR STEARNS ALT-A (BALTA)
25 MORTGAGE PASS-THROUGH TRUST
26 2006-4
27 BEAR STEARNS ALT-A (BALTA)
28 MORTGAGE PASS-THROUGH TRUST
2006-5
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2006-6
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2006-7
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2006-8
BEAR STEARNS ARM TRUST 2006-4
BEAR STEARNS ASSES BACKED
SECURITIES I TRUST 2006-HE3
BEAR STEARNS ASSES BACKED
SECURITIES I TRUST 2006-4
GSR MORTGAGE LOAN AND TRUST
2006AR2

1 LEHAMN SX TRUST 2006-1
2 LEHMAN XS TRUST 2006-13
3 LEHMAN XS TRUST 2006-17
4 LEHMAN XS TRUST 2006-5
5 LEHMAN XS TRUST 2006-7
6 LEHMAN XS TRUST 2006-9
7 MERRILL LYNCH MORTGAGE
8 INVESTOR TRUST 2006-HE5
9 MERRILL LYNCH MORTGAGE
10 INVESTORS TRUST 2006-SL2
11 PHHMC 2006-1
12 PHHMC 2006-2
13 PHHMC 2006-3
14 PHHMC 2006-4
15 SACO I TRUST 2006-1
16 SACO I TRUST 2006-10
17 SACO I TRUST 2006-10
18 SACO I TRUST 2006-12
19 SACO I TRUST 2006-2
20 SACO I TRUST 2006-5
21 SACO I TRUST 2006-6
22 SACO I TRUST 2006-7
23 SACO I TRUST 2006-8
24 SACO I TRUST 2006-9
25 BEAR STEARNS ALT-A TRUST 2007-1
26 BEAR STEARTNS ALT-A TRUST 2007-2
27 BEAR STEARNS ALT-A TRUST 2007-3
28 BEAR STEARNS ALT-A TRUST II 2007-1
BEAR STEARNS ARM TRUST 2007-1
BEAR STEARNS ARM TRUST 2007-2
BEAR STEARNS ARM TRUST 2007-4
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-SD1
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-SD2
BEAR STEARNS ASSET-BACKED
SECURITIES I TRUST 2007-SD3
BEAR STEARNS SECOND LIEN TRUST
2007-1
GREENPOINT MORTGAGE FUNDING
TRUST 2007-HE1
GSAA HOME EQUITY TRUST 2007-10
GSAA HOME EQUITY TRUST 2007-8
GSAA HOME EQUITY TRUST 2007-9
LEHMAN XS TRSUT 2007-11

1 MERRILL LYNCH MORTGAGE
2 INVESTORS TRUST 2007-SL1
3 MERRILL LYNCH MORTGAGE
4 INVESTORS TRUST SERIES 2007-HE2
5 PHHMC SERIES 2007-1 TRUST
6 PHHMC SERIES 2007-2 TRUST
7 PHHMC SERIES 2007-3 TRUST
8 PHHMC SERIES 2007-4 TRUST
9 PHHMC SERIES 2007-5 TRUST
10 PHHMC SERIES 2007-6 TRUST
11 SACO I TRUST 2007-1
12 SACO I TRUST 2007-2
13 STRUCTURED ASSETS MORTGAGE
14 INVESTMENTS II TRUST 2007-AR1
15 STRUCTURED ASSETS MORTGAGE
16 INVESTMENTS II TRUST 2007-AR5
17 STRUCTURED ASSETS MORTGAGE
18 INVESTMENTS II TRUST 2007-AR6
19 STRUCTURED ASSETS MORTGAGE
20 INVESTMENTS II TRUST 2007-AR7
21 WAMU ASSET-BACKED CERTS. SERIES
22 2007-HE2
23 WAMU ASSET-BACKED CERTS. SERIES
24 2007-HE3
25 WAMU ASSET-BACKED CERTS. SERIES
26 2007-HE4
27 Defendants J.P. MORGAN CHASE BANK
28 TRUSTEE FOR: ABFC ASSET-BACKED
CERTIFICATES, SERIES 2004-AHL1
ABFC ASSET-BACKED CERTIFICATES,
SERIES 2004-FF1
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2004-4
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-SD1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-SD2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2004-SD3
C-BASS MORTGAGE LOAN ASSET-
BACKED CERTS. 2004-CB5
C-BASS MORTGAGE LOAN ASSET-
BACKED CERTS. 2004-CB8
CREDIT SUISSE FIRST BOSTON MORT.

1 SEC. CORP. HOME EQ. ASSET TRUST
2004-1
2 CWABS INC. REVOLVING HOME
3 EQUITY LOAN TRUST 2004-A
4 CWABS INC. REVOLVING HOME
5 EQUITY LOAN TRUST 2004-B
6 CWABS INC. REVOLVING HOME
7 EQUITY LOAN TRUST 2004-C
8 CWABS INC. REVOLVING HOME
9 EQUITY LOAN TRUST 2004-D
10 CWABS INC. REVOLVING HOME
11 EQUITY LOAN TRUST 2004-E
12 CWABS INC. REVOLVING HOME
13 EQUITY LOAN TRUST 2004-F
14 CWABS INC. REVOLVING HOME
15 EQUITY LOAN TRUST 2004-G
16 CWABS INC. REVOLVING HOME
17 EQUITY LOAN TRUST 2004-I
18 CWABS INC. REVOLVING HOME
19 EQUITY LOAN TRUST 2004-J
20 CWABS INC. REVOLVING HOME
21 EQUITY LOAN TRUST 2004-K
22 CWABS INC. REVOLVING HOME
23 EQUITY LOAN TRUST 2004-L
24 CWABS INC. REVOLVING HOME
25 EQUITY LOAN TRUST 2004-M
26 CWABS INC. REVOLVING HOME
27 EQUITY LOAN TRUST 2004-N
28 CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-O
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-P
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-Q
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-R
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-S
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-T
CWABS INC. REVOLVING HOME
EQUITY LOAN TRUST 2004-U
FFMLT TRUST 2004-FF10
GMACM HOME EQUITY LOAN TRUST
2004-HLTV1

1 GMACM MORTGAGE LOAN TRUST
2004-AR2
2 GMACM MORTGAGE LOAN TRUST
2004-GH1
3 GMACM MORTGAGE LOAN TRUST
2004-J1
4 GMACM MORTGAGE LOAN TRUST
2004-J2
5 GMACM MORTGAGE LOAN TRUST
2004-J3
6 GMACM MORTGAGE LOAN TRUST
2004-J4
7 GMACM MORTGAGE LOAN TRUST
2004-J5
8 GMACM MORTGAGE LOAN TRUST
2004-J6
9 GMACM MORTGAGE LOAN TRUST
2004-JR1
10 GREENPOINT MORTGAGE LOAN
TRUST 2004-1
11 GSAA HOME EQUITY TRUST 2004-4
12 GSAA HOME EQUITY TRUST 2004-CW1
13 GSAMP TRUST 2004-SEA2
14 GSR MORTGAGE LOAN TRUST 2004-5
15 GSR MORTGAGE LOAN TRUST 2004-7
16 HOME EQUITY LOAN TRUST 2004-HS2
17 HOME EQUITY LOAN TRUST 2004-HS3
18 HOME EQUITY MORTGAGE PASS-
THROUGH CERTS. SERIES 2004-2
19 HOME EQUITY MORTGAGE PASS-
THROUGH CERTS. SERIES 2004-3
20 HOME EQUITY MORTGAGE PASS-
THROUGH CERTS. SERIES 2004-4
21 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-1
22 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-10
23 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-11
24 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-12
25 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-13
26 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2004-14
27
28

1 MASTR ADJUSTABLE RATE
2 MORTGAGES TRUST 2004-15
3 MASTR ADJUSTABLE RATE
4 MORTGAGES TRUST 2004-2
5 MASTR ADJUSTABLE RATE
6 MORTGAGES TRUST 2004-4
7 MASTR ADJUSTABLE RATE
8 MORTGAGES TRUST 2004-5
9 MASTR ADJUSTABLE RATE
10 MORTGAGES TRUST 2004-6
11 MASTR ADJUSTABLE RATE
12 MORTGAGES TRUST 2004-7
13 MASTR ADJUSTABLE RATE
14 MORTGAGES TRUST 2004-8
15 MASTR ADJUSTABLE RATE
16 MORTGAGES TRUST 2004-9
17 MERRILL LYNCH MORTGAGE
18 INVESTORS TRUST 2004-BC1
19 MERRILL LYNCH MORTGAGE
20 INVESTORS TRUST 2004-BC2
21 MERRILL LYNCH MORTGAGE
22 INVESTORS TRUST 2004-CB2
23 NOMURA ASSET ACCEPTANCE CORP.
24 ALT. LOAN TRUST 2004-AP2
25 NOMURA ASSET ACCEPTANCE CORP.
26 ALT. LOAN TRUST 2004-AR1
27 NOMURA ASSET ACCEPTANCE CORP.
28 ALT. LOAN TRUST 2004-AR2
NOVASTAR MORTGAGE FUNDING
TRUST 2004-1
NOVASTAR MORTGAGE FUNDING
TRUST 2004-2
NOVASTAR MORTGAGE FUNDING
TRUST 2004-3
NOVASTAR MORTGAGE FUNDING
TRUST 2004-4
POPULAR ABS MORTGAGE TRUST
2004-4
POPULAR ABS MORTGAGE TRUST
2004-5
RAAC 2004 SP1
RAAC 2004 SP2
RAAC 2004 SP3
RAMP 2004 RS1
RAMP 2004 RS10

1 RAMP 2004 RS11
2 RAMP 2004 RS12
3 RAMP 2004 RS2
4 RAMP 2004 RS3
5 RAMP 2004 RS4
6 RAMP 2004 RS5
7 RAMP 2004 RS6
8 RAMP 2004 RS7
9 RAMP 2004 RS8
10 RAMP 2004 RZ1
11 RAMP 2004 RZ2
12 RAMP 2004 RZ3
13 RAMP 2004 RZ4
14 RAMP 2005 RS9
15 RASC 2004 KS1
16 RASC 2004 KS10
17 RASC 2004 KS11
18 RASC 2004 KS12
19 RASC 2004 KS2
20 RASC 2004 KS3
21 RASC 2004 KS4
22 RASC 2004 KS5
23 RASC 2004 KS6
24 RASC 2004 KS7
25 RASC 2004 KS8
26 RASC 2004 KS9
27 RFMSI TRUST 2004 S1
28 RFMSI TRUST 2004 S2
RFMSI TRUST 2004 S3
RFMSI TRUST 2004 S5
RFMSI TRUST 2004 S6
RFMSI TRUST 2004 SA1
RFMSI TRUST 2004 SR1
RFMSII 2004-HI3
STRUCTURED ADJUSTABLE RATE
MORTGAGE LOAN TRUST 2004-15
STRUCTURED ADJUSTABLE RATE
MORTGAGE LOAN TRUST 2004-17
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-AR1
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-AR3
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2004-AR4
STRUCTURED ASSET MORTGAGE

1 INVESTMENTS II, INC. 2004-AR5
2 STRUCTURED ASSET MORTGAGE
3 INVESTMENTS II, INC. 2004-AR6
4 STRUCTURED ASSET MORTGAGE
5 INVESTMENTS II, INC. 2004-AR7
6 STRUCTURED ASSET MORTGAGE
7 INVESTMENTS II, INC. 2004-AR8
8 ABFC ASSET-BACKED CERTIFICATES,
9 SERIES 2005-HE1
10 ABFC C-BASS MORT. LOAN ASSET-
11 BACKED CERTIFICATES, 2005-CB2
12 BEAR STEARNS ALT-A (BALTA)
13 MORTGAGE PASS-THROUGH TRUST
14 2005-10
15 BEAR STEARNS ALT-A (BALTA)
16 MORTGAGE PASS-THROUGH TRUST
17 2005-2
18 BEAR STEARNS ALT-A (BALTA)
19 MORTGAGE PASS-THROUGH TRUST
20 2005-3
21 BEAR STEARNS ALT-A (BALTA)
22 MORTGAGE PASS-THROUGH TRUST
23 2005-4
24 BEAR STEARNS ALT-A (BALTA)
25 MORTGAGE PASS-THROUGH TRUST
26 2005-5
27 BEAR STEARNS ALT-A (BALTA)
28 MORTGAGE PASS-THROUGH TRUST
2005-7
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2005-8
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2005-9
BEAR STEARNS ALT-A 2005-1
C-BASS MORTGAGE LOAN ASSET-
BACKED CERTS. 2005-CB6
CENTEX HOME EQUITY LOAN TRUST
2005-A
CENTEX HOME EQUITY LOAN TRUST
2005-B
CENTEX HOME EQUITY LOAN TRUST
2005-C
CENTEX HOME EQUITY LOAN TRUST

1 2005-D
2 CITIGROUP MORTGAGE LOAN TRUST
2005-CB4
3 CITIGROUP MORTGAGE LOAN TRUST
2005-CB8
4 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-A
5 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-B
6 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-C
7 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-D
8 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-E
9 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-F
10 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-G
11 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-H
12 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-I
13 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-J
14 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-K
15 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-L
16 CWHEQ REVOLVING HOME EQUITY
LOAN TRUST SERIES 2005-M
17 FFMLT TRUST 2005-FF1
FFMLT TRUST 2005-FF5
18 GMACM MORTGAGE LOAN TRUST
2005-AR1
19 GMACM MORTGAGE LOAN TRUST
2005-AR2
20 HOME EQUITY LOAN TRUST (CSFB)
2005-HS1
21 HOME EQUITY LOAN TRUST (CSFB)
2005-HS2
22 HSBC HOME EQUITY LOAN TRUST
2005-1
23 MASTR ADJUSTABLE RATE
MORTGAGES TRUST 2005-1
24
25
26
27
28

1 MASTR ADJUSTABLE RATE
2 MORTGAGES TRUST 2005-2
3 MASTR ADJUSTABLE RATE
4 MORTGAGES TRUST 2005-3
5 MASTR ADJUSTABLE RATE
6 MORTGAGES TRUST 2005-6
7 MASTR ADJUSTABLE RATE
8 MORTGAGES TRUST 2005-8
9 MASTR ALTERNATIVE LOAN TRUST
10 2005-6
11 MASTR SECOND LIEN TRUST 2005-1
12 MORGAN STANLEY ABS CAP. I INC.
13 IXIS MORTGAGE CAP. TRUST 2005-HE2
14 NOVASTAR MORTGAGE FUNDING
15 TRUST 2005-1
16 NOVASTAR MORTGAGE FUNDING
17 TRUST 2005-2
18 NOVASTAR MORTGAGE FUNDING
19 TRUST 2005-3
20 NOVASTAR MORTGAGE FUNDING
21 TRUST 2005-4
22 POPULAR ABS MORTGAGE TRUST
23 2005-1
24 POPULAR ABS MORTGAGE TRUST
25 2005-2
26 POPULAR ABS MORTGAGE TRUST
27 2005-3
28 POPULAR ABS MORTGAGE TRUST
2005-4
POPULAR ABS MORTGAGE TRUST
2005-5
POPULAR ABS MORTGAGE TRUST
2005-6
POPULAR ABS MORTGAGE TRUST
2005-A
POPULAR ABS MORTGAGE TRUST
2005-B
POPULAR ABS MORTGAGE TRUST
2005-C
POPULAR ABS MORTGAGE TRUST
2005-D
RAAC 2005 SP1
RAAC 2005 SP3
RAMP 2005 RS1
RAMP 2005 RS2

1 RAMP 2005 RS3
2 RAMP 2005 RS4
3 RAMP 2005 RS5
4 RAMP 2005 RS6
5 RAMP 2005 RS7
6 RAMP 2005 RS8
7 RAMP 2005 RS9
8 RAMP 2005 RZ1
9 RAMP 2005 RZ2
10 RAMP 2005 RZ3
11 RAMP 2005 RZ4
12 RAMP 2005-SP2
13 RAMP 2005-SP3
14 RFMSII 2005-HI1
15 RFMSII TRUST 2005 HSA 1
16 SOUNDVIEW HOME LOAN TRUST
17 2005-CTX1
18 STRUCTURED ADJUSTABLE RATE
19 MORTGAGE LOAN TRUST 2005-2
20 STRUCTURED ASSET MORTGAGE
21 INVESTMENTS II, INC. 2005-AR1
22 STRUCTURED ASSET MORTGAGE
23 INVESTMENTS II, INC. 2005-AR2
24 STRUCTURED ASSET MORTGAGE
25 INVESTMENTS II, INC. 2005-AR3
26 STRUCTURED ASSET MORTGAGE
27 INVESTMENTS II, INC. 2005-AR4
28 STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2005-AR5
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2005-AR6
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2005-AR7
STRUCTURED ASSET MORTGAGE
INVESTMENTS II, INC. 2005-AR8
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2006-1
BEAR STEARNS ALT-A (BALTA)
MORTGAGE PASS-THROUGH TRUST
2006-2
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SD1
BEAR STEARNS ASSET BACKED
SECURITIES I TRUST 2006-SD2

1 BEAR STEARNS ASSET BACKED
2 SECURITIES I TRUST 2006-SD3
3 BEAR STEARNS ASSET BACKED
4 SECURITIES, INC. 2006-2
5 BEAR STEARNS ASSET BACKED
6 SECURITIES, INC. 2006-3
7 CENTEX HOME EQUITY LOAN TRUST
8 2006-A
9 CWHEQ REVOLVING HOME EQUITY
10 LOAN TRUST, SERIES 2006-B
11 CWHEQ REVOLVING HOME EQUITY
12 LOAN TRUST, SERIES 2006-C
13 CWHEQ REVOLVING HOME EQUITY
14 LOAN TRUST, SERIES 2006-D
15 CWHEQ REVOLVING HOME EQUITY
16 LOAN TRUST, SERIES 2006-E
17 CWHEQ REVOLVING HOME EQUITY
18 LOAN TRUST, SERIES 2006-F
19 CWHEQ REVOLVING HOME EQUITY
20 LOAN TRUST, SERIES 2006-G
21 CWHEQ REVOLVING HOME EQUITY
22 LOAN TRUST, SERIES 2006-H
23 CWHEQ REVOLVING HOME EQUITY
24 LOAN TRUST, SERIES 2006-I
25 GMACM HOME EQUITY LOAN TRUST
26 2006-HE1
27 GMACM HOME EQUITY LOAN TRUST
28 2006-HE2
GMACM HOME EQUITY LOAN TRUST
2006-HE3
GMACM HOME EQUITY LOAN TRUST
2006-HE4
GMACM HOME LOAN TRUST 2006-
LTV1
GMACM MORTGAGE LOAN TRUST
2006-AR2
HOME EQUITY LOAN TRUST (CSFB)
2006-HSA3
HOME EQUITY LOAN TRUST (CSFB)
2006-HSA4
HOME EQUITY LOAN TRUST (CSFB)
2006-HSA5
HSBC HOME EQUITY LOAN TRUST
(USA) 2006-1
HSBC HOME EQUITY LOAN TRUST

1 (USA) 2006-2
2 HSBC HOME EQUITY LOAN TRUST
3 (USA) 2006-3
4 HSBC HOME EQUITY LOAN TRUST
5 (USA) 2006-4
6 NEWCASTLE MORTGAGE SECURITIES
7 TRUST 2006-1
8 NOVASTAR MORTGAGE FUNDING
9 TRUST 2006-1
10 NOVASTAR MORTGAGE FUNDING
11 TRUST 2006-2
12 NOVASTAR MORTGAGE FUNDING
13 TRUST 2006-3
14 NOVASTAR MORTGAGE FUNDING
15 TRUST 2006-MTA1
16 OWNIT MORTGAGE LOAN TRUST
17 2006-1
18 POPULAR ABS MORTGAGE TRUST
19 2006-A
20 POPULAR ABS MORTGAGE TRUST
21 2006-B
22 POPULAR ABS MORTGAGE TRUST
23 2006-C
24 POPULAR ABS MORTGAGE TRUST
25 2006-D
26 RAAC 2006 SP1
27 RAAC 2006 SP2
28 RAAC 2006 SP3
RAMP 2006 RS1
RAMP 2006 RS2
RAMP 2006 RS3
RAMP 2006 RS4
RAMP 2006 RS5
RAMP 2006 RZ1
RAMP 2006 RZ2
RAMP 2006 RZ3
RAMP 2006 RZ4
RFMSII 2006-HI1
RFMSII 2006-HI2
RFMSII 2006-HI3
RFMSII 2006-HI4
RFMSII TRUST 2006 HSA 1
RFMSII TRUST 2006 HSA 2
RFMSII TRUST 2006 HSA 5
STRUCTURED ASSET MORTGAGE

1 INVESTMENTS II, INC. 2006-AR1
2 STRUCTURED ASSET MORTGAGE
3 INVESTMENTS II, INC. 2006-AR2
4 STRUCTURED ASSET MORTGAGE
5 INVESTMENTS II, INC. 2006-AR3
6 STRUCTURED ASSET MORTGAGE
7 INVESTMENTS II, INC. 2006-AR4
8 STRUCTURED ASSET MORTGAGE
9 INVESTMENTS II, INC. 2006-AR5
10 STRUCTURED ASSET MORTGAGE
11 INVESTMENTS II, INC. 2006-AR6
12 STRUCTURED ASSET MORTGAGE
13 INVESTMENTS II, INC. 2006-AR7
14 STRUCTURED ASSET MORTGAGE
15 INVESTMENTS II, INC. 2006-AR8
16 WELLS FARGO MORTGAGE BACKED
17 SECURITIES 2006-13 TRUST
18 WELLS FARGO MORTGAGE BACKED
19 SECURITIES 2006-14 TRUST
20 WELLS FARGO MORTGAGE BACKED
21 SECURITIES 2006-15 TRUST
22 WELLS FARGO MORTGAGE BACKED
23 SECURITIES 2006-16 TRUST
24 WELLS FARGO MORTGAGE BACKED
25 SECURITIES 2006-17 TRUST
26 WELLS FARGO MORTGAGE BACKED
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SECURITIES 2006-AR8 TRUST
WELLS FARGO MORTGAGE BACKED
SECURITIES 2006-AR9 TRUST
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<#> LOAN TRUST 2007-ASAP1
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-ASAP2
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-ASL1
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-HE1
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-HE2
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-HE3

1 ACE SECURITIES CORP. HOME EQUITY
2 LOAN TRUST 2007-HE4
3 ACE SECURITIES CORP. HOME EQUITY
4 LOAN TRUST 2007-HE5
5 ACE SECURITIES CORP. HOME EQUITY
6 LOAN TRUST 2007-SL1
7 ACE SECURITIES CORP. HOME EQUITY
8 LOAN TRUST 2007-SL2
9 ACE SECURITIES CORP. HOME EQUITY
10 LOAN TRUST 2007-WM1
11 ACE SECURITIES CORP. HOME EQUITY
12 LOAN TRUST 2007-WM2
13 CARRINGTON MORTGAGE LOAN
14 TRUST, 2007-HE1
15 DEUTSCHE ALT A SECURITIES
16 MORTGAGE LOAN TRUST 2007-1
17 DEUTSCHE ALT A SECURITIES
18 MORTGAGE LOAN TRUST 2007-2
19 DEUTSCHE ALT A SECURITIES
20 MORTGAGE LOAN TRUST 2007-3
21 ACE SECURITIES CORP. HOME EQUITY
22 LOAN TRUST 2007-ASL1
23 ACE SECURITIES CORP. HOME EQUITY
24 LOAN TRUST 2007-HE1
25 ACE SECURITIES CORP. HOME EQUITY
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LOAN TRUST 2007-SL2
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-WM1
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-WM2
CARRINGTON MORTGAGE LOAN
TRUST, 2007-HE1
DEUTSCHE ALT A SECURITIES
MORTGAGE LOAN TRUST 2007-1
DEUTSCHE ALT A SECURITIES

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3 MORTGAGE LOAN TRUST 2007-3
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9 MORTGAGE LOAN TRUST 2007-AR3
10 DEUTSCHE ALT A SECURITIES
11 MORTGAGE LOAN TRUST 2007-BAR1
12 DEUTSCHE ALT A SECURITIES
13 MORTGAGE LOAN TRUST 2007-OA1
14 DEUTSCHE ALT A SECURITIES
15 MORTGAGE LOAN TRUST 2007-OA2
16 DEUTSCHE ALT A SECURITIES
17 MORTGAGE LOAN TRUST 2007-OA3
18 DEUTSCHE ALT A SECURITIES
19 MORTGAGE LOAN TRUST 2007-
20 OA3/DE
21 ACE SECURITIES CORP. HOME EQUITY
22 LOAN TRUST 2007-ASL1
23 ACE SECURITIES CORP. HOME EQUITY
24 LOAN TRUST 2007-HE1
25 ACE SECURITIES CORP. HOME EQUITY
26 LOAN TRUST 2007-HE2
27 ACE SECURITIES CORP. HOME EQUITY
28 LOAN TRUST 2007-HE3
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-HE4
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LOAN TRUST 2007-SL1
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LOAN TRUST 2007-WM1
ACE SECURITIES CORP. HOME EQUITY
LOAN TRUST 2007-WM2
CARRINGTON MORTGAGE LOAN
TRUST, 2007-HE1
DEUTSCHE ALT A SECURITIES
MORTGAGE LOAN TRUST 2007-1
DEUTSCHE ALT A SECURITIES

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16 DEUTSCHE ALT A SECURITIES
17 MORTGAGE LOAN TRUST 2007-OA3
18 DEUTSCHE ALT A SECURITIES
19 MORTGAGE LOAN TRUST 2007-
20 OA3/DE
21 MERRILL LYNCH MORTGAGE
22 INVESTORS TRUST SERIES MLCC 2007-
23 2
24 MERRILL LYNCH MORTGAGE
25 INVESTORS TRUST SERIES MLCC 2007-
26 3
27 NOMURA ASSET ACCEPTANCE CORP.
28 ALTERNATIVE LOAN TRUST 2007-1
NOMURA ASSET ACCEPTANCE CORP.
ALTERNATIVE LOAN TRUST 2007-2
NOMURA ASSET ACCEPTANCE CORP.
ALTERNATIVE LOAN TRUST 2007-3
NOMURA HOME EQUITY LOAN TRUST
2007-1
NOMURA HOME EQUITY LOAN TRUST
2007-2
NOMURA HOME EQUITY LOAN TRUST
2007-3
OPTION ONE MORTGAGE LOAN
TRUST 2007-HL1
PHH ALTERNATIVE MORTGAGE
TRUST 2007-1
PHH ALTERNATIVE MORTGAGE
TRUST 2007-2
PHH ALTERNATIVE MORTGAGE

1 TRUST 2007-3
2 RENAISSANCE HOME EQUITY LOAN
3 TRUST 2007-1
4 RENAISSANCE HOME EQUITY LOAN
5 TRUST 2007-2
6 RENAISSANCE HOME EQUITY LOAN
7 TRUST 2007-3
8 RENAISSANCE HOME EQUITY LOAN
9 TRUST 2007-4

10 AND DOES 1 THROUGH 10,000
11 INCLUSIVE,¹

12 Defendants.

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16
17 UNITED STATES OF AMERICA, SERVE ALL HELP ALL, INC., (SAHA) DBA
18 NONPROFIT ALLIANCE OF CONSUMER ADVOCATES, JOSE ARTURO ABAD
19 VEGA, JOHN MORTIMER and MOSES HALL, by and through their undersigned
20 attorneys, and respectfully allege as follows:

21 INTRODUCTION

22
23 1. This is a civil action filed by PLAINTIFFS, UNITED STATES OF AMERICA, SERVE ALL
24 HELP ALL, INC., (SAHA) DBA NONPROFIT ALLIANCE OF CONSUMER ADVOCATES, JOSE
25 ARTURO ABAD VEGA, JOHN MORTIMER and MOSES HALL.
26
27
28

1 2. As against HSBC BANK USA TRUSTEE: U.S. BANK TRUSTEE: BANK OF NEW YORK
2 TRUSTEE: DEUTSCHE BANK NATIONAL TRUST COMPANY TRUSTEE: WELLS FARGO
3 BANKTRUSTEE: LASALLE BANK SUCCEEDED BY BANK OF AMERICA TRUSTEE:
4 CITIBANK TRUSTEES, J.P. MORGAN CHASE BANK TRUSTEE AND DOES 1 THROUGH
5 10,000, INCLUSIVE for the ratification of acts of misconduct related to origination and servicing of
6 single family residential mortgages purchased as residential mortgage back securitization certificates
7 from various banking, and lending entities. Said acts were known to the Defendants by inclusion in the
8 prospectus circulated by Defendants' Assignors as "[Potential Risk]" the following language:

9
10 **Violation of Various Federal, State and**
11 **Local Laws May Result in Losses on the Mortgage Loans**

12
13 Violations of certain federal, state or local laws and regulations relating to the protection of
14 consumers, unfair and deceptive practices and debt collection practices may limit the ability of the
15 servicers to collect all or part of the principal of or interest on the related mortgage loans and, in
16 addition, could subject the trust fund to damages and administrative enforcement.

17 3. In other prospectus the following language was included:

18
19 **Violation of Predatory Lending**
20 **Laws/Risks Related to High Cost Loans**

21
22 Various federal, state and local laws have been enacted that are designed to discourage
23 predatory lending practices. Failure to comply with these laws, to the extent applicable to any
24 of the mortgage loans, could subject the trust fund, as an assignee of the mortgage loans, to
25 monetary penalties and could result in the borrowers rescinding the affected mortgage loans.
26 If the mortgage loans are found to have been originated in violation of predatory or abusive
27 lending laws and the seller does not repurchase the affected mortgage loans and pay any
28 related liabilities, certificate holders could incur losses.

1 4. Countrywide provided the certificate holders with the following language:
2

3 HIGH OR INCREASING LOAN-TO-VALUE RATIO
4 MAY IMPACT MORTGAGE LOAN LOSS AND
5 DELINQUENCY RATES MORE THAN LOANS
6 ORIGINATED UNDER MORE TRADITIONAL
7 STANDARDS
8

9 Countrywide Home Loans, Inc.'s underwriting standards for first lien mortgage loans do not
10 prohibit a borrower from obtaining, at the time of origination of the first lien mortgage loan,
11 additional financing which is subordinate to that first lien mortgage loan. This subordinate
12 financing is not reflected in the loan-to-value ratio set forth in this prospectus supplement.
13

14 High loan-to-value ratios may make it more
15 difficult for a borrower to make payments under the related
16 mortgage loans. Additionally, values of mortgaged properties
17 may decrease from the time that the mortgage loan is
18 originated, resulting in a higher loan to value ratio. A
19 decrease in value of the mortgaged property may limit the
20 borrower's ability to refinance the mortgage loan which in
21 turn, may lead to a default on the mortgage loan. Additionally, in either case, the high loan-to-
22 value ratio may have a greater effect on the delinquency, foreclosure, bankruptcy and loss
23 experience of the mortgage loans in the mortgage pool than on mortgage loans originated in a
24 more traditional manner. We cannot assure you that the values of the related mortgaged
25 properties have remained or will remain at the levels in effect on the dates of origination of
26 the related mortgage loans.
27
28

1 5. The language in the prospectuses informed and placed the certificateholders on notice that they
2 were not purchasing holder in due course negotiable instrument, as prescribed by common law
3 principles, and as prohibited by FTC rule 443. But that the security may be tainted by the conduct of
4 the bank or lender in participating in federal and state lending law violations.

5 6. As described in the allegations below, Defendants Assignors' misconduct resulted in the
6 issuance of improper mortgages, premature and unauthorized foreclosures, violation of service
7 members' and other homeowners' rights and protections, the use of false and deceptive affidavits and
8 other documents, and the waste and abuse of taxpayer funds. Each of the allegations regarding
9 Defendants Assignors contained herein applies to instances in which one or more, and in some cases
10 all, of the Defendants Assignors engaged in the conduct alleged.

11 **THE PARTIES**

12 7. SERVE ALL HELP ALL, INC., (SAHA) DBA NONPROFIT ALLIANCE OF CONSUMER
13 ADVOCATES, ("Relator SAHA") is a California Non Profit Corporation which operates offices in
14 California. SAHA provides free mortgage services and modification advice to consumers.

15 8. JOSE ARTURO ABAD VEGA ("Relator VEGA") is a consultant to various multicultural
16 consumer activist groups, and non profits, concerning housing, refinance, modifications, securitization
17 of residential real properties nationwide. Owned and operated 3 (three) different corporations including
18 a high volume Real Estate Company, Multi State Mortgage Banking Company as well as an established
19 Loss Mitigation-Loan Modification Company that was issued a Vendor Number for Loss Mitigation –
20 Loan Modification component work from Fannie Mae"!

21 9. JOHN MORTIMER, ("Relator MORTIMER") is a California Attorney, his practice emphasis is
22 issues concerning housing, foreclosure defense and, securitization of residential real property in
23 California.

24 10. MOSES HALL, ("Relator HALL") is a retired California Attorney who won the first national
25 decision regarding private right to sue for failure of a bank to offer legitimate loan modification before
26 commencing foreclosure proceeding in California.

11. Relator SAHA has a principal place of business in Orange County California. Relator VEGA resides in Orange County, California. Relator MORTIMER has an office in Orange County, California. Relator HALL resides in Orange County, California. They bring this qui tam action based upon direct and unique information they possess with regard to the specific fraudulent acts of Defendants set forth and described with particularity hereafter.

DEFENDANTS

11. HSBC BANK USA TRUSTEE: (hereinafter referred to as "Defendant "HSBC BANK")

HSBC is organized within four business groups: Commercial Banking; Global Banking and Markets (investment banking); Retail Banking and Wealth Management; and Global Private Banking. It is the Trustee of approximately 332 of the actual named Defendants Investment Trusts. Defendant HSBC BANK during all relevant times hereafter described, did transact, and does now presently transact, trustee business in the State of California. The individual Defendants may not be sued but the Trustee of the Trust on behalf of the Defendants must be properly named. Defendant HSBC BANK maintains a principal office at One HSBC Center Buffalo, NY 14203, may be served through its registered agent for Service of Process C T Corporation System at 818 W Seventh ST, Los Angeles, CA 90017.

12. U.S. BANK TRUSTEE: (hereinafter referred to as “Defendant U.S. BANK”) **U.S. Bancorp** is an American diversified financial services holding company headquartered in Minneapolis, Minnesota. It is the parent company of **U.S. Bank National Association**, the fifth largest bank in the United States. U.S. Bancorp offers regional consumer and business banking and wealth management services, national wholesale and trust services and global payments services to over 15.8 million customers. The company employs over 64,000 people. It is a Trustee of approximately 828 of the actual named Defendants Investment Trusts. Defendant Bank of U.S. BANK during all relevant times hereafter described, did transact, and does now presently transact, trustee business in the State of California. The individual Defendants may not be sued but the Trustee of the Trust on behalf of the Defendants must be properly named. U.S. BANK may be served through its regional office at Branch office located at 633 W 5th St 1st FL Los Angeles, CA 90071.

1 13. BANK OF NEW YORK TRUSTEE, , (hereinafter referred to as “Defendant Bank of New
2 York”) is BNY Mellon a global investments providing financial services for institutions, corporations
3 or individual investors, BNY Mellon delivers informed investment management and investment
4 services in 35 countries and more than 100 markets. It is a Trustee of approximately 678 of the actual
5 named Defendants Investment Trusts. Defendant Bank of New York during all relevant times hereafter
6 described, did transact, and does now presently transact, trustee business in the State of California. The
7 individual Defendants may not be sued but the Trustee of the Trust on behalf of the Defendants must be
8 properly named. Defendant Bank of New York maintains a principal office 1 Wall St. New York, NY,
9 10005 and may be served through its regional office at 400 South Hope Street, Los Angeles, CA
10 90071.

11 14. DEUTSCHE BANK NATIONAL TRUST COMPANY TRUSTEE, (hereinafter referred to
12 as “Defendant Deutsche”) is a German global banking and financial services company with its
13 headquarters in the Deutsche Bank Twin Towers in Frankfurt. It has more than 100,000 employees in
14 over 70 countries, and has a large presence in Europe, the Americas, Asia-Pacific and the emerging
15 markets. In 2009, Deutsche Bank was the largest foreign exchange dealer in the world with a market
16 share of 21 percent. It is a Trustee of approximately 939 of the actual named Defendants Investment
17 Trusts. Defendant Deutsche during all relevant times hereafter described, did transact, and does now
18 presently transact, trustee business in the State of California. The individual Defendants may not be
19 sued but the Trustee of the Trust on behalf of the Defendants must be properly named. Defendant
20 Deutsche maintains a principal office at 1761 E. Saint Andrew Place Santa Ana, California 92705 and
21 may be served there.

22
23 15. WELLS FARGO BANK TRUSTEE, (hereinafter referred to as “Defendant Wells Fargo”)
24 is an American multinational banking and financial services holding company with operations around
25 the world. Wells Fargo is the fourth largest bank in the U.S. by assets and the largest bank by market
26 capitalization. Wells Fargo is the second largest bank in deposits, home mortgage servicing, and debit
27 cards. In 2011, Wells Fargo was the 23rd largest company in the United States. Wells Fargo is
28

1 headquartered in San Francisco, California. It is a Trustee of approximately 381 of the actual named
2 Defendants Investment Trusts. Defendant Wells during all relevant times hereafter described, did
3 transact, and does now presently transact, trustee business in the State of California. The individual
4 Defendants may not be sued but the Trustee of the Trust on behalf of the Defendants must be properly
5 named. Defendant Wells Fargo may be served through its registered agent for Service of Process C T
6 Corporation System at 818 W Seventh ST, Los Angeles, CA 90017.

7
8 16. LASALLE BANK SUCCEEDED BY BANK OF AMERICA TRUSTEE, (hereinafter
9 referred to as "Defendant Bank of America") is an American multinational banking and financial
10 services corporation headquartered in Charlotte, North Carolina. It is the second largest bank holding
11 company in the United States by assets. It is a Trustee of approximately 243 of the actual named
12 Defendants Investment Trusts. Defendant Bank of America during all relevant times hereafter
13 described, did transact, and does now presently transact, trustee business in the State of California. The
14 individual Defendants may not be sued but the Trustee of the Trust on behalf of the Defendants must be
15 properly named. Defendant Bank of America may be served through its registered agent for Service of
16 Process is C T Corporation System at 818 W Seventh ST, Los Angeles, CA 90017.

17 17. CITIBANK TRUSTEES, (hereinafter referred to as "Defendant Citibank") serves clients in
18 all 50 states through 10 administrative offices in the US, with access to multiple legal jurisdictions,
19 including Delaware and South Dakota. Citigroup is the third largest bank holding company in the
20 United States by total assets, after Bank of America and JPMorgan Chase. It is a Trustee of
21 approximately 93 of the actual named Defendants Investment Trusts. Defendant Citibank during all
22 relevant times hereafter described, did transact, and does now presently transact, trustee business in the
23 State of California. The individual Defendants may not be sued but the Trustee of the Trust on behalf
24 of the Defendants must be properly named. Defendant Citibank maintains a principal office 399 Park
25 Ave. New York NY 10022 and may be served through its registered agent for Service of Process
26 ALFREDO SANCHEZ , 2029 CENTURY PARK EAST 42ND FL LOS ANGELES, CA 90067.
27
28

1 18. J.P. MORGAN CHASE BANK TRUSTEE, (hereinafter referred to as "Defendant Chase"),
2 is an American multinational banking and financial services holding company. It is the largest bank in
3 the United States, with total assets of US\$2.509 trillion. It is a major provider of financial services and
4 according to *Forbes* magazine is the world's second largest public company based on a composite
5 ranking. It is a Trustee of approximately 280 of the actual named Defendants Investment Trusts.
6 Defendant Chase during all relevant times hereafter described, did transact, and does now presently
7 transact, trustee business in the State of California. The individual Defendants may not be sued but the
8 Trustee of the Trust on behalf of the Defendants must be properly named. Defendant Chase maintains
9 a principal office at 270 Park Avenue, New York, NY 10017 and may be served through its registered
10 agent C T Corporation System at 818 W Seventh ST, Los Angeles, CA 90017.

11 19. This is a civil action filed by PLAINTIFFS SERVE ALL HELP ALL, INC., (SAHA)
12 DBA NONPROFIT ALLIANCE OF CONSUMER ADVOCATES, (NACA) and UNITED STATES
13 OF AMERICA sue in their official capacity as a Nonprofit advocates of Consumer's affairs are all
14 directly affected by the actions of the Defendants' Assignors. This is discussed herein. Few of the
15 homeowners subject to the conduct of Defendants and their assignor have received any relief promised
16 by the Complaint and or Consent Judgments and believe that the named Defendants in the Complaint
17 and or Consent Judgment which are unable to provided the promised relief without the consent of the
18 Trustees and Certificate holders of the residential mortgage-securitization trusts created by the
19 Defendants between 2004 and 2007.

20 JURISDICTION AND VENUE

21 20. This Court has personal jurisdiction over the Assignors because the
22 Assignors have transacted business in this District, and because the Assignors have
23 committed acts proscribed by the False Claims Act in this District.

24 21. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §
25 1331 because the action arises under the laws of the United States, pursuant to 28
26 U.S.C. § 1345 because this is a civil action commenced by the United States,
27 pursuant to 28 U.S.C. § 1355(a) because this is an action for the recovery or
28

1 enforcement of a fine or penalty incurred under an Act of Congress, and pursuant
2 to 31 U.S.C. § 3732(a) to the extent the claims arise under the False Claims Act,
3 31 U.S.C. §§ 3729 to 3733.

4 22. Pursuant to 28 U.S.C. § 1367 and 31 U.S.C. § 3732(b), this Court
5 has supplemental jurisdiction over the subject matter of the claims asserted by the
6 States in this action because those claims are so related to the claims asserted by
7 the United States that they form part of the same case or controversy, and because
8 those claims arise out of the same transactions or occurrences as the action
9 brought by the United States under the False Claims Act, 31 U.S.C. §§ 3729 to 3733.

10 23. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(1)
11 and (2) and 31 U.S.C. § 3732(a).

12 I. BACKGROUND

13 A. Overview of Relevant Federal Programs

14 1. The Federal Housing Administration (FHA)

15 24. The FHA provides mortgage insurance on loans made by FHA approved
16 lenders throughout the United States. Among other things, FHA insures
17 mortgages on “single family” housing, which refers to one- to four- family
18 dwellings. See, e.g., 12 U.S.C. § 1709; see generally 24 C.F.R. Part 203.
19

20 25. FHA mortgage insurance provides lenders with protection against
21 losses when home buyers default on mortgage loans insured by FHA. See
22 generally 12 U.S.C. § 1710, 24 C.F.R. Part 203.

23 26. FHA-approved lenders, known as Direct Endorsement Lenders,
24 ensure that loans meet strict underwriting criteria, including income-verification,
25 credit analysis, and property appraisal, established by the FHA to be eligible for
26 insurance. See 24 C.F.R. § 203.5(c)-(e) (Direct Endorsement requirements for
27 underwriter due diligence, mortgagor income evaluation and appraisal).
28

1 27. The FHA insurance operations are funded by a statutorily
2 established Mutual Mortgage Insurance Fund (MMIF). 12 U.S.C. § 1708(a). The
3 MMIF is sustained by insurance premiums, and the Secretary of the U.S.
4 Department of Housing and Urban Development is required to provide for an
5 annual actuarial study to assess the financial position of the MMIF. 12 U.S.C. §
6 1708(a)(4), (7).

7 28. The FHA insurance program, by reducing the risk borne by
8 approved lenders, is designed to stimulate lending to creditworthy borrowers,
9 thereby increasing homeownership and aiding local communities in the form of
10 community development, increased tax bases, and related benefits.

11 2. The Department of Agriculture's Rural Housing Service Rural
12 Housing Guarantee Program (RHS)

13 29. The RHS program provides mortgage insurance guarantees for
14 loans made to qualified borrowers for housing in rural communities. See 7 C.F.R.
15 § 1980.345 (applicant eligibility). The RHS partners with a broad range of
16 eligible lenders. When an eligible lender certifies that all program requirements
17 have been met, delivers a completed Loan Closing Report, and pays the guarantee
18 fee, the RHS concurrently executes a loan note guarantee. 7 C.F.R. §§
19 1980.309(a) (qualification of lenders), 1980.361 (issuance of loan note
20 guarantee).

21 30. The RHS loan program is intended "to assist eligible households in
22 obtaining adequate but modest, decent, safe, and sanitary dwellings and related
23 facilities for their own use in rural areas." 7 C.F.R. § 1980.301(a).

24 31. Like the FHA insurance program, the RHS program promotes
25 lending to creditworthy borrowers that meet the Department of Agriculture's
26 underwriting requirements.

27 3. The United States Department of Veterans Affairs (VA) Loan
28

Guaranty Service Home Loan Program

32. The VA Home Loan Program's guaranties are issued to help eligible service members, veterans, reservists and certain unmarried surviving spouses obtain homes, condominiums, residential cooperative housing units, and manufactured homes. 38 U.S.C. §§ 3701(b)(3), 3710(a), 3712. The primary purpose of the VA Home Loan Program is to help such individuals finance the purchase of homes on more advantageous terms than typically would be available to them.

33. The VA provides a repayment guarantee to qualified lenders equal to a specified percentage of the loan upon default of the primary debtor. 38 U.S.C. §§ 3702(d), 3712(c)(2)-(3); 38 C.F.R. §§ 36.4202, 36.4225. Only loans meeting the VA's underwriting requirements are entitled to the VA's insurance guarantee.

34. By providing protection in the event of a default, the VA's insurance program encourages lenders to provide financing to veterans.

4. The United States Trustee Program

35. The United States Trustee Program is a component of the Department of Justice that seeks to promote the efficiency and protect the integrity of the Federal bankruptcy system. To further the public interest in the just, speedy and economical resolution of cases filed under the Bankruptcy Code, the Program monitors the conduct of bankruptcy parties and private estate trustees, oversees related administrative functions, and acts to ensure compliance with applicable laws and procedures. It also identifies and helps investigate bankruptcy fraud and abuse in coordination with United States Attorneys, the Federal Bureau of Investigation, and other law enforcement agencies.

36. The primary role of the U.S. Trustee Program is to serve as the "watchdog" over the bankruptcy process. United States Trustees supervise the administration of liquidation proceedings under Chapter 7 of the Bankruptcy Code, reorganization proceedings under

Chapter 11, family farm and fisherman reorganization proceedings under Chapter 12, and “Wage-earner” reorganization proceedings under Chapter 13.

37. Specific responsibilities of the United States Trustees include appointing and supervising private trustees who administer Chapter 7, 12, and 13 bankruptcy estates (and serving as trustees in such cases where private trustees are unable or unwilling to serve); taking legal action to enforce the requirements of the Bankruptcy Code and to prevent fraud and abuse; referring matters for investigation and criminal prosecution when appropriate; ensuring that bankruptcy estates are administered promptly and efficiently, and that professional fees are reasonable; appointing and convening creditors’ committees in Chapter 11 business reorganization cases; reviewing disclosure statements and applications for the retention of professionals; and advocating matters relating to the Bankruptcy Code and rules of procedure in court.

B. The Single Family Mortgage Industry

38. The single family mortgage industry consists of financial services and other firms that originate, underwrite, securitize, and service mortgages for residential properties designed to house one- to four-family dwellings.

39. Mortgage origination is the process whereby a lender loans money to a borrower and receives a security interest in property, through a mortgage or comparable device that secures the loan. Origination generally includes all the steps from receiving a loan application through disbursement of the loan proceeds.

40. For more than thirty years, mortgages typically have been “pooled” to create an investment vehicle, often denominated as a trust, and interests in the trusts have been sold to investors that own interests in payment streams generated by principal and interest payments by the borrowers.

32. After mortgages are originated, a “servicer” is responsible for mortgage administration activities, known as servicing activities, which generally

1 include collecting payments from mortgagors; applying payments made in an
2 agreed-upon order to the mortgagor's indebtedness; distributing payments after
3 allowable deductions to the investment trust entities for distribution to investors;
4 making advances to cover delinquent mortgage payments and other costs, such as
5 the costs of protecting and maintaining properties that collateralize mortgage
6 loans when mortgagors fail to do so; pursuing collections from delinquent
7 mortgagors; and pursuing either loss mitigation or foreclosure, as appropriate, to
8 minimize the loss to investors and others when mortgagors become delinquent on
9 mortgage payments.

10 C. The United States' Stimulus / Rescue Efforts

11 33. Beginning in the fall of 2008, the federal government instituted
12 several measures to try to stabilize the housing and credit markets and assist
13 troubled homeowners.

14 34. In October 2008, the Emergency Economic Stabilization Act of
15 2008 (EESA) was passed to promote stability and liquidity in the financial
16 system. Among other things, EESA authorized the Secretary of the Treasury to
17 establish the Troubled Asset Relief Program (TARP). TARP funds were used, in
18 part, to promote various mortgage loan modification programs.

19 35. The Making Home Affordable (MHA) Program. In March 2009,
20 the United States launched the MHA Program. The MHA Program included the
21 Home Affordable Modification Program (HAMP), a Treasury program that uses
22 TARP funds to provide incentives for mortgage servicers to modify eligible first lien
23 mortgages.

24 36. HAMP uses incentive payments to encourage loan servicers and
25 owners of mortgage loans or bonds backed by mortgage loans to modify eligible
26 first lien mortgages so that monthly payments of homeowners who are in default
27 or at imminent risk of default will be reduced to affordable and sustainable levels.
28

1 37. The Home Price Decline Protection Incentives (HPDP) initiative.

2 The HPDP initiative is designed to encourage modifications of loans in markets
3 hardest hit by falling home prices. The HPDP initiative provides investors with
4 additional incentives for loan modifications on properties located in areas where
5 home prices have recently declined and where investors are concerned that price
6 declines may persist.

7 38. The Principal Reduction Alternative (PRA). PRA is designed to
8 encourage the use of principal reduction in modifications for eligible borrowers
9 whose homes are worth significantly less than the remaining outstanding principal
10 balances of their first-lien mortgage loans. It provides investor incentives to
11 offset a portion of the principal reduction.

12 39. The Home Affordable Unemployment Program (UP). UP is
13 designed to offer assistance to unemployed homeowners through temporary
14 forbearance of a portion of their mortgage payments.

15 40. The Home Affordable Foreclosure Alternatives Program (HAFA).
16 HAFA is designed to provide incentives to servicers, investors and borrowers to
17 utilize short sales and deeds-in-lieu of foreclosure for HAMP-eligible loans in
18 cases in which the borrower can no longer afford to stay in their home but want to
19 avoid foreclosure. Under this program, the servicer releases the lien against the
20 property and the investor waives all rights to seek a deficiency judgment against a
21 borrower who uses a short sale or deed-in-lieu when the property is worth less
22 than the outstanding principal balance of the mortgage.

23 41. The Second Lien Modification Program (2MP). 2MP is designed
24 to modify second lien mortgages when a corresponding first lien is modified
25 under HAMP.

26 42. The FHA-HAMP Program. The FHA-HAMP Program is designed
27 to provide compensation to the holders and servicers of FHA-insured mortgages
28

1 that are modified under FHA-HAMP, to reduce payments to more affordable
2 levels.

3 43. The Treasury/FHA Second-Lien Program (FHA2LP). FHA2LP is
4 designed to facilitate refinancing under the FHA Short Refinance Program by
5 reducing second liens. Treasury provides incentives to participating servicers and
6 investors who agree to partial or full extinguishment of second liens associated
7 with an FHA refinance.

8 44. The FHA Refinance for Borrowers with Negative Equity (FHA
9 Short Refinance) Program. This program is partially supported by TARP funds
10 and allows servicers and investors who write down a borrower's principal balance
11 on a non-FHA-insured, existing, underwater, first-lien mortgage loan in
12 connection with a refinancing to obtain FHA insurance on the newly refinanced
13 mortgage. Treasury has provided a TARP-funded letter of credit for up to \$8
14 billion in loss coverage on these newly refinanced FHA loans.

15 45. Housing Finance Agency Hardest Hit Fund (HHF). HHF is a
16 TARP-funded program designed to fund foreclosure prevention programs run by
17 state housing finance agencies in states hit hardest by the decrease in home prices
18 and in states with high unemployment rates. Eighteen states and Washington,
19 D.C. has received approval for aid through this program.

20 FACTUAL ALLEGATIONS

21 46. On or about March 14, 2012 a corrected complaint entitled United States of America, et al.
22 vs. Bank of America Corp., et al. a true and correct copy is attached hereto as Exhibit 1., was filed
23 listing the misconduct of Defendants' Assignors in Servicing home mortgage loans; Unfair Deceptive
24 and Unlawful Servicing Processes; Unfair Deceptive and Unlawful Loan Modification and Loss
25 Mitigation Processes; wrongful conduct related to Foreclosures ; The Defendant Assignors'
26 Origination Misconduct; failure to comply with underwriting requirements; failure to comply with
27
28

1 quality control requirements; bankruptcy-related Misconduct secured by residential properties owned
2 by individual citizens of the Plaintiffs.

3 47. On April 4, 2012 several Assignors entered into and on behalf of the Servicers Consent
4 Judgments and Settlement Agreements, a true and correct copy of one such agreement is attached
5 hereto as Exhibit 2², which said agreement resolved all issues regarding the servicer's misconduct and
6 third party agents of said Servers.

7 48. On or about December 1, 2008, Greenwich Financial Services Distressed Mortgage Fund 3
8 LLC, and QED LLL, et. al. vs. Countrywide Financial Corporation et. al. Case Index Number
9 650474/2008, instituted an action against the Bank alleging that the Assignors had no ability to modify
10 thousands of loans totaling billions of dollars without the consent of the investors owing the
11 certificates which represent their interest in the securities/real property, a true and correct copy of the
12 complaint is attached as Exhibit 3 and incorporated by this reference as though fully laid out below.

13 49. Exhibit 3 also contains a Standard Pooling and Service Agreement used by the Bank and the
14 Trustee and Services which specifically states that Services can not commit any act that would : "The
15 Master Servicer shall represent and protect the interests of the Trust Fund in the same manner as it
16 protects its own interests in
17 mortgage loans in its own portfolio in any claim, proceeding or litigation regarding a Mortgage Loan,
18 and shall not make or permit any modification, waiver or amendment of any Mortgage Loan which
19 would cause any REMIC created under this Agreement to fail to qualify as a REMIC or result in the
20 imposition of any tax under section 860F(a) or section 860G(d) of the [Internal Revenue] Code."

21 50. The CWAB 2006-16 Securitization Prospectus, a true and correct copy of which is attached
22 hereto as Exhibit 4. Page S-45 of the Supplement prospectus states that Countrywide may modify
23 mortgage loans in the trust: "Countrywide Home Loans will be permitted under the Pooling and
24 Servicing Agreement to solicit borrowers for reductions to the Mortgage Rates of their respective
25

26 ² It is believed that 4 such Consent Judgments were entered Bank of America, Chase
27 J.P. Morgan, CitiBank and Wells Fargo.
28

1 Mortgage Loans. If a borrower requests such a reduction, the Master Servicer will be permitted to agree
2 to the rate reduction provided that (i) Countrywide Home Loans purchases the Mortgage Loan from the
3 Trust Fund immediately following the modification and (ii) the Stated Principal Balance of such
4 Mortgage Loan, when taken together with the aggregate of the Stated Principal Balances of all other
5 Mortgage Loans in the same Loan Group that have been so modified since the Closing Date at the time
6 of those modifications, does not exceed an amount equal to 5% of the aggregate Certificate Principal
7 Balance of the related Certificates. Countrywide Home Loans will remit the Purchase Price to the
8 Master Servicer for deposit into the Certificate Account within one Business Day of the purchase of
9 that Mortgage Loan. Purchases of Mortgage Loans may occur when prevailing interest rates are below
10 the Mortgage Rates on the Mortgage Loans and borrowers request modifications as an alternative to
11 refinancings. Countrywide Home Loans will indemnify the Trust Fund against liability for any
12 prohibited transactions taxes and related interest, additions or penalties incurred by any REMIC as a
13 result of any modification or purchase.”

14 51. Alternatively the Supplemental prospectus at page S-78 allows: As to any Mortgage Loan
15 that is delinquent in payment by 150 days or more, the Master Servicer may, at its option but subject to
16 certain conditions specified in the Pooling and Servicing Agreement, purchase the Mortgage Loan at a
17 price equal to 100% of the Stated Principal Balance thereof plus accrued interest thereon at the
18 applicable Net Mortgage Rate from the date through which interest was last paid by the related
19 borrower or advanced to the first day of the month in which the amount is to be distributed to
20 certificateholders. The Master Servicer must exercise this right, if at all, on or before the last day of the
21 calendar month in which the related Mortgage Loan became 150 days delinquent. The Master Servicer
22 may enter into an agreement with a third party, which may be a certificateholder, granting that party the
23 right to direct the Master Servicer to exercise its right to purchase those defaulted Mortgage Loans and
24 requiring that party to purchase those Mortgage Loans from the Master Servicer.”

25 52. Finally, attached hereto as Exhibit 5 is the matter of The Bank of New York Mellon, (as
26 Trustee under various Pooling and Servicing Agreements and Indenture Trustee under various
27
28

1 Indentures, Verified Petition, dated June 28th 2011, seeking an Order pursuant to CPLR § 7701³.
2 Mellon Bank contends that they alone in the capacity as trustee of over five hundred and thirty (530)
3 residential mortgage-securitization trusts,(which are attached to their petition), would have been the
4 proper authorizing agency for the allowance of any modifications to the loans contained within their
5 respective trusts and then only if said modifications did not violate the Master Servicing Agreements,
6 which govern each individual trust or cause any REMIC created under this Agreement to fail to qualify
7 as a REMIC or result in the imposition of any tax under section 860F(a) or section 860G(d) of the
8 [Internal Revenue] Code Mellon further contends that: Beginning in June 2010, the Institutional
9 Investors asserted in a letter to the Trustee that Countrywide sold a large number of Mortgage Loans
10 into the Trusts that failed to comply with certain representations and warranties, in breach of the
11 Governing Agreements. This assertion was based in part on the alleged excessive early default and
12 foreclosure rates for the Mortgage Loans, the settlements reached by Countrywide with various state
13 Attorneys General, and publicly disclosed emails from Countrywide officials that the Institutional
14 Investors viewed as evidence of breaches of representations and warranties. The Institutional Investors
15 alleged that large numbers of Mortgage Loans were therefore subject to repurchase pursuant to Section
16 2.03 of the Governing Agreements. . On October 18, 2010, the Institutional Investors asserted in a
17 separate letter – a notice of non-performance pursuant to Section 7.01(ii) of the PSA (“Notice of Non-
18 Performance”) – that BAC HLS, as Master Servicer, also breached several provisions of the PSAs. The
19 allegations were wide-ranging and detailed.
20
21

22 ¹ § 7701. Special proceeding relating to express trust. A special proceeding may be brought to
23 determine a matter relating to any express trust except a voting trust, a mortgage, a trust for the benefit of creditors, a
24 trust to carry out any plan of reorganization of real property acquired on foreclosure or otherwise of a mortgage or
25 mortgages against which participation certificates have been issued and guaranteed by a corporation and for which the
26 superintendent of insurance or the superintendent of Assignors has been or may hereafter be appointed rehabilitator
27 or liquidator or conservator, a trust to carry out any plan of reorganization pursuant to sections one hundred nineteen
28 through one hundred twenty-three of the real property law or pursuant to section seventy-seven B of the national bankruptcy
act, and trusts for cemetery purposes, as provided for by sections 8-1.5 and 8-1.6 of the estates, powers and trusts law.
Any party to the proceeding shall have the right to examine the trustees, under oath, either before or after filing an
answer or objections, as to any matter relating to their administration of the trust, in accordance with the provisions of
article thirty-one.

1 The Institutional Investors alleged, for example, that BAC HLS violated Sections 2.03(c) of the
2 Governing Agreements by failing and refusing to notify the Trustee and others of Countrywide's
3 breaches of representations and warranties. [See pages 10 and 11 of the Complaint].

4 53. Based upon the foregoing Plaintiffs contends that Defendant and their agents had no
5 authority to bind certificate holders of Countrywide asset-backed certificates in a trust who declares
6 Countrywide in breach of the Pooling Service Agreement and or Master Servicing Agreement to the
7 terms of the Consent Judgment entered by Bank of America, Countrywide and its agents to terms
8 regarding the misconduct of Bank in Servicing home mortgage loans; the Bank's Unfair Deceptive and
9 Unlawful Servicing Processes; the Bank's Unfair Deceptive and Unlawful Loan Modification and Loss
10 Mitigation Processes; the Bank's wrongful conduct related to Foreclosures ; The Bank's Origination
11 Misconduct; the Bank's failure to comply with underwriting requirements; the Assignors failure to
12 comply with quality control requirements; the Bank's bankruptcy-related Misconduct adjudicate by the
13 Consent Judgment. Therefore Plaintiff's contend that the actions of Defendants as ratified by the
14 certificate holders must be made binding on the certificates holders by the listing and acknowledgement
15 that each certificate holder has been made aware of the terms of the Consent Judgment and that they
16 will abide by its terms, otherwise the Consent Judgment,[Exhibit 2], is null and void.

17 54. Plaintiff contends that Trustee of all residential mortgage-securitization trust created by
18 Defendants between 2004 to 2009, are necessary and indispensable parties to any action compelling
19 Defendants to provide modification in accordance with the terms of the Consent Judgment, [Exhibit 2],
20 which are consist with the guidelines established by the MHA, TARP, HAMP and other similar
21 government programs .

22 23 **COUNT I**

24 **UNFAIR AND DECEPTIVE CONSUMER PRACTICES**

25 **WITH RESPECT TO LOAN SERVICING**

26 55. The allegations in paragraphs 1 through 55 above are incorporated herein by reference.

27 56. The loan servicing conduct of the Assignors, as described above,
28

1 constitutes unfair or deceptive practices in violation of the consumer protection
2 laws of each State and said acts were known to Defendants prior to Defendants purchase and ratified by
3 receiving the spoils of the unlawful acts and conduct of Defendants' Assignors.

4 57. The Assignors' unlawful conduct has resulted in injury to the States
5 and citizens of the States who have had home loans serviced by the Assignors. The
6 harm sustained by such citizens includes payment of improper fees and charges,
7 unreasonable delays and expenses to obtain loss mitigation relief, improper denial
8 of loss mitigation relief, and loss of homes due to improper, unlawful, or
9 undocumented foreclosures. The harm to the States includes the subversion of
10 their legal process and the sustained violations of their laws. The States have had
11 to incur substantial expenses in the investigations and attempts to obtain remedies
12 for the Assignors' unlawful conduct.

13 COUNT II

14 UNFAIR AND DECEPTIVE CONSUMER PRACTICES
15 WITH RESPECT TO FORECLOSURE PROCESSING

16 58. The allegations in paragraphs 1 through 55 above are
17 incorporated herein by reference.

18 59. The foreclosure processing conduct of the Assignors, as described
19 above, constitutes unfair or deceptive practices in violation of the consumer
20 protection laws of each State and said acts were known to Defendants prior to Defendants purchase and
21 ratified by receiving the spoils of the unlawful acts and conduct of Defendants' Assignors and said acts
22 were known to Defendants prior to Defendants purchase and ratified by receiving the spoils of the
23 unlawful acts and conduct of Defendants' Assignors.

24 60. The Assignors' unlawful conduct has resulted in injury to the States
25 and citizens of the States who have had home loans serviced by the Assignors. The
26 harm sustained by such citizens includes payment of improper fees and charges,
27 unreasonable delays and expenses to obtain loss mitigation relief, improper denial
28

1 of loss mitigation relief, and loss of homes due to improper, unlawful, or
2 undocumented foreclosures. The harm to the States includes the subversion of
3 their legal process and the sustained violations of their laws. The States have had
4 to incur substantial expenses in the investigations and attempts to obtain remedies
5 for the Assignors' unlawful conduct.

6 **COUNT III**

7 **UNFAIR AND DECEPTIVE CONSUMER PRACTICES**
8 **WITH RESPECT TO LOAN ORIGATION**

9 61. The allegations in paragraphs 1 through 55 above are
10 incorporated herein by reference.

11 62. The loan origination conduct of the Assignors, as described above,
12 constitutes unfair or deceptive practices in violation of the consumer protection
13 laws of each State and said acts were known to Defendants prior to Defendants purchase and ratified by
14 receiving the spoils of the unlawful acts and conduct of Defendants' Assignors.

15 63. The Assignors' unlawful conduct has resulted in injury to the States
16 and citizens of the States who have had home loans serviced by the Assignors. The
17 harm sustained by such citizens includes payment of improper fees and charges,
18 unreasonably high mortgage payments, unaffordable mortgages, and loss of
19 homes. The harm to the States includes the subversion of their legal processes
20 and the sustained violations of their laws. The States have had to incur substantial
21 expenses in the investigations and attempts to obtain remedies for the Assignors'
22 unlawful conduct. g the terms of the mortgage or other less-costly alternatives
23 to foreclosure were available.

24 **COUNT IV**

25 **VIOLATIONS OF THE FALSE CLAIMS ACT,**
26 **31 U.S.C. § 3729(a)(1)(A), (a)(1)(B), (a)(1)(C) and (a)(1)(G) (2009),**
27 **and 31 U.S.C. §3729(a)(1), (a)(2), (a)(3) and (a)(7) (1986)**
28

1 64. The allegations in paragraphs 1 through 55 above are
2 incorporated herein by reference.

3 65. By virtue of the acts described above, the Assignors knowingly
4 presented or caused to be presented to the United States false or fraudulent claims
5 for payment or approval, including but not limited to improper claims for
6 payment of FHA residential mortgage insurance or guarantees and said acts were known to Defendants
7 prior to Defendants purchase and ratified by receiving the spoils of the unlawful acts and conduct of
8 Defendants' Assignors.

9 66. In so doing, the Defendants acted knowingly; that is, the Assignors
10 possessed actual knowledge that the claims for payment were false or fraudulent;
11 acted in deliberate ignorance of the truth or falsity of the claims for payment; or
12 acted in reckless disregard of the truth or falsity of the claims for payment.

13 67. By virtue of the acts described above, the Assignors made, used, or
14 caused to be made or used, a false record or statement material to a false or
15 fraudulent claim.

16 68. In so doing, the Defendants acted knowingly; that is, the Assignors
17 possessed actual knowledge that the information, statements and representations
18 were false or fraudulent; acted in deliberate ignorance of the truth or falsity of the
19 information, statements and representations; or acted in reckless disregard of the
20 truth or falsity of the information, statements and representations.

21 69. By virtue of the acts described above, the Assignors made, used, or
22 caused to be made or used, a false record or statement material to an obligation to
23 pay or transmit money or property to the government, and concealed or
24 improperly avoided or decreased an obligation to pay or transmit money or
25 property to the United States.

26 70. In so doing, the Defendants acted knowingly; that is, the Assignors
27 possessed actual knowledge that the information, statements and representations
28

1 were false or fraudulent; acted in deliberate ignorance of the truth or falsity of the
2 information, statements and representations; or acted in reckless disregard of the
3 truth or falsity of the information, statements and representations.

4 71. By virtue of the acts described above, the Assignors conspired with
5 one or more persons: to present or cause to be presented to the United States false
6 or fraudulent claims for payment or approval; to make, use, or cause to be made
7 or used, a false record or statement material to a false or fraudulent claim; and, to
8 make, use, or cause to be made or used, a false record or statement material to an
9 obligation to pay or transmit money or property to the government; or to conceal
10 or improperly avoid or decrease an obligation to pay or transmit money or
11 property to the United States.

12 **COUNT V**

13 **VIOLATION OF THE FINANCIAL INSTITUTIONS REFORM, RECOVERY AND**
14 **ENFORCEMENT ACT OF 1989, 12 U.S.C. § 1833A (FIRREA)**

15 72. The allegations in paragraphs 1 through 55 above are
16 incorporated herein by reference.

17 73. The Assignors knowingly made or presented false and fictitious claims
18 to Departments of the United States and said acts were known to Defendants prior to Defendants
19 purchase and ratified by receiving the spoils of the unlawful acts and conduct of Defendants'
20 Assignors.

21 74. The claims were material to decisions of the United States.

22 75. In connection with matters within the jurisdiction of the United
23 States, the Assignors knowingly and willfully engaged in conduct that: (a) falsified,
24 concealed or covered up by artifices, schemes or devices, material facts, (b) made statements and
25 representations that violate 18 U.S.C. § 1001(a), and (c) made and used false writings or documents
26 knowing the same to contain materially false and fictitious statements and entries. The Assignors'
27 schemes affected federally insured financial institutions.
28

COUNT VI

**DECLARATORY JUDGMENT UNDER 28 U.S.C. §§ 2201 and 2202
REGARDING THE ASSIGNORS' BANKRUPTCY MISCONDUCT**

76. The allegations in paragraphs 1 through 55 above are incorporated herein by reference.

77. The Assignors implemented and relied on inadequate bankruptcy procedures and thereby have prejudiced debtors, creditors, including the United States, and the courts in bankruptcy cases, have caused increased errors, delays, and costs of administration in bankruptcy cases, and constitute a continuing abuse of the bankruptcy process and said acts were known to Defendants prior to Defendants purchase and ratified by receiving the spoils of the unlawful acts and conduct of Defendants' Assignors.

78. The Assignors implemented and relied on inadequate bankruptcy procedures and thereby have violated the standards of conduct required of creditors by applicable law, including the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure, or have caused violations of such law.

79. The Assignors implemented and relied upon inadequate bankruptcy procedures that abused the bankruptcy process.

80. The Assignors' unlawful conduct has resulted in injury to the United States and to debtors in bankruptcy who have had their home loans serviced by the Assignors. The harm sustained by such debtors includes payment of improper fees and charges, unreasonable delays and expenses in their bankruptcy cases, and loss of homes due to improper, unlawful, or undocumented foreclosures. The harm sustained by the United States includes reduced and delayed recoveries to the United States in its capacity as a creditor in bankruptcy cases. Such conduct has also caused the United States to assume increased administrative duties in monitoring bankruptcy cases, and to incur expenses in the investigations and litigation of the Assignors' unlawful conduct.